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ABSTRACT

Designed primarily for administrators, staff developers, counselors, and teachers of adult basic education (ABE) and English as a second language (ESL), this book provides resources for a staff development program for trainers of ABE and ESL teachers. There are four sections. The staff development manual provides a procedure for introducing teachers to the relationships between cultural patterns and financial practices. A series of four staff development workshops are detailed with all necessary handouts and activities provided. Listings of references are appended. The next section, "Planning Staff Development Workshops: A Process Model," provides the concepts and processes upon which the workshop program is built. It informs the workshop leader of the steps necessary for the delivery of effective staff development workshops. The Resource Data Manual provides selected research data about the relationship of financial planning to cultural diversity. All data are referenced. (References appear at the end of the section.) The teacher's manual, containing resources for ABE teachers, is divided into three parts: a process approach for teaching multicultural ABE/ESL students, three complete curriculum modules (each containing objectives, classroom strategies, pre- and posttests, and handouts), and an annotated student reference section. Teacher resources are also cited. (YLB)

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PERSONAL AND FAMILY FINANCIAL PLANNING FOR MULTICULTURAL ADULTS:

A Staff Development Program for Adult Basic Education Teachers and Trainers

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Center for Adult Education
San Francisco State University

Teacher Education Program
Education Services
American Council of Life Insurance
Washington, D.C.
1982

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INTRODUCTION

The Need

Imagine persons newly arriving in the United States from a subsistence barter economy or from a cash economy who are asked simultaneously to cope with an inflationary credit economy and to learn a new language with vocabulary laced with economic concepts. Imagine undereducated, unsophisticated Americans, who lack understanding of our inflationary credit economy and the skills necessary to cope with it; who feel used by the economy and for whom poverty is a way of life. How does their culture affect these people's financial planning? What attitudes do people from different cultures with different experiences bring to the notions of obtaining, protecting and using financial resources?

These are not imaginary people. They are in large measure the populations of our growing Adult Basic Education (ABE) and English as a Second Language (ESL) classrooms. Couple them with teachers, counselors, and administrators who, themselves, rarely have taken courses in financial planning or money management; who have not studied cultural diversity beyond a required course or two in sociology. The need for resources that provide a better understanding of financial planning, both for those who teach ABE and ESL students and for the students themselves, readily becomes apparent. This book is intended to meet that need.

The Audience

Personal and Family Financial Planning for Multicultural Adults is designed primarily for administrators, staff developers, counselors and teachers of ABE and ESL.

The Background

This book is the result of a project supported by grants from the Teacher Education Program of the American Council of Life Insurance to the Center for Adult Education, San Francisco State University. For almost four decades, the Council has supported teacher education projects in personal and family financial planning (PFFP) for the purpose of helping teachers expand their knowledge about financial planning and their skills in teaching it. Aware of the current need for such staff development among ABE and ESL teachers, the American Council of Life Insurance provided the support for this undertaking.

The project went through several phases before this publication was completed. During phase 1, a task force of experts representing different fields was assembled to establish a basic framework. They were aided by selected consultants and graduate assistants. This framework was fleshed out by a group of staff developers who then field-tested the evolving financial planning workshop materials at sites representative of the ABE/ESL diversity throughout the state of California. Based upon the results of the field test, the materials were modified and field tested again in phase 2. This time the materials were used in five new sites by staff developers who had no prior involvement in this project. The results of both field tests were highly successful and few modifications were necessary as a result of the second field test.

To ascertain that this PFFP staff development workshop would be appropriate to the needs of ABE personnel in states other than California, the book was used in a three-day workshop in Alabama. During this third phase, under the auspices of the State Department of Education, Division of Adult and Community Education, 60 directors of adult education participated in the statewide workshop. The participants then used the book with teachers under their supervision. Evaluations from these sixty participants indicated that the workshop was successful and that the materials provide a needed and welcome addition to ABE staff development resources.

INTRODUCTION

Organization of the Book

The book is divided into four major sections, a Staff Development Manual, a Process Model, a Resource Data Manual, and a Teacher's Manual. Each contains its own introduction, table of contents, and references related to that section. In addition, each section serves a special purpose.

Staff Development Manual. This manual provides a step-by-step procedure for introducing teachers to the relationships between cultural patterns and financial practices. A series of staff development workshops are carefully detailed with all necessary handouts and activities provided. Though each activity is detailed and timed to provide maximum support, each user should modify this to fit local audiences and situations. This section concludes with a listing of additional references for staff development, financial planning and multicultural understanding.

Planning Staff Development Workshops: A Process Model. The Process Model provides the concepts and processes upon which the workshop program is built. It informs the workshop leader of the steps necessary for the delivery of effective staff development workshops.

Resource Data. The Resource Data Manual provides selected research data about the relationships of financial planning to cultural diversity. All the data are referenced and these references appear at the end of the section. Information about minority and immigrant groups in the United States is constantly changing, and for some groups there is a paucity of data. At this writing, much of the information gathered in the 1980 census is not yet available for inclusion in this publication.

The staff development workshop sessions in the first section are designed to involve teachers in relating the resource data to their own students and teaching strategies. The data are organized not only by the financial areas of obtaining, using and protecting resources that cuts across ages and cultures (generic data), but they are also sub-divided into categories specific to age, gender and ethnicity.

Teacher's Manual. This section is another of the tools used during the staff development workshop sessions. Its main functions are to provide teachers with a process model for teaching culturally diverse students, and to provide a sample competency-based module in each of the three basic financial areas — obtaining, using and protecting resources. The modules are complete in that all objectives, classroom strategies, pre and post tests, and handouts are included. In addition to the references cited in the modules, a fully annotated student reference section, symbol-coded according to obtaining, using and protecting financial resources, is included. Helpful teacher resources are also cited.

Use of Materials and Codes

This book is designed to be as useful and flexible as possible. The loose-leaf format allows pages to be easily removed, duplicated and returned to the manual. It also allows the teacher trainer to customize the manual with additional relevent materials.

A coding system has been incorporated into the design of these materials to allow for easy identification of pages relating to the three basic areas of training: 1) OBTAINING resources, 2) USING resources, and 3) PROTECTING resources. The coding system also identifies which pages are intended for DUPLICATION and DISTRIBUTION for resource, workshop, or visual aid purposes.

Each section is numbered individually. There is a page 1, 2, 3 . . . for each section. Preceding each page number is a bold number indicating the section number. Therefore, the section and the page number appear on each page.

The codes are as follows:

◀$	Materials relating to OBTAINING resources
$▶	Materials relating to USING resources
$|	Materials relating to PROTECTING resources
2/23	Bold number indicates section number
2/**23**	Non-bold number is the page number
2 23d	"d" after a page number indicates page should be DUPLICATED and DISTRIBUTED

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The authors are indebted not only to the American Council of Life Insurance for providing the funding and freedom necessary to make this workshop manual possible, but especially to Dr. Iris Elfenbein, Director of the Teacher Education Program at the Council, who provided guidance, enthusiasm, and support throughout. Without her invaluable assistance, the project could not have achieved its goals.

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To all, we are very grateful.

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INTRODUCTION TO STAFF DEVELOPMENT MANUAL

Effective education requires effective staff development. But all too often inservice education for adult education staff has been minimal, non-existent, or inappropriate to their needs.

This Staff Development Manual focuses on training selected teachers and administrators to design and implement staff development programs in personal and family financial planning. The Manual focuses on the needs of adult basic education teachers to help their culturally diverse students in this critical area.

The model for personal and family financial planning addresses three essential parts of any financial plan: **OBTAINING, USING,** and **PROTECTING** resources. How individuals or families obtain, use, or protect their resources, however, varies throughout the life span. Young adults will have different financial planning needs from those of older adults. Moreover, financial planning must also take into consideration the diversity of lifestyles that reflect differences in gender or ethnicity. This model seeks to reflect this diversity as it applies to financial planning.

The Task Force that participated in the development of this program included persons involved in teaching, counseling, and administering adult basic education programs which reach a wide range of adult student populations. These ABE staff members combined their expertise with that of members especially knowledgeable in personal and family financial planning. The group also was diverse in its own age, gender, and ethnicity. From this rich background of experience, the Task Force derived a set of basic principles which can form the basis for curriculum planning in each of the three divisions of financial planning.

Central to this program is the suggested staff development program format. For purposes of convenience it is divided into four sessions on Awareness; Adaptation; Action: Strategies and Resources; and Assessment and Evaluation. The content of each is vital to the development of ABE teachers who are competent to help their students with personal and family financial planning. But the sessions can be developed flexibly to accommodate different inservice formats. During the field testing of these sessions some teachers preferred two longer sessions rather than four shorter ones. Some wanted to have the meetings at two-week intervals; others preferred a shorter or longer interval. The goal here is to present possible programs that can be adapted to given groups, in any way appropriate.

All the materials necessary for distribution to the participants are included in this Manual. See the "Use of Materials and Codes" section in the Introduction. The model provided for Personal and Family Financial Planning is presented in three parts so that staff developers can if they wish make overhead projections that illustrate each part yet culminate in the total model (Part III).

The final section of this Staff Development Manual contains suggested references for the use of the staff developer. They include Staff Development References, Personal and Family Financial Planning References, and Multicultural References. References for teachers to use with students are listed in the final section of this publication, the Teacher's Manual.

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MODEL FOR PERSONAL AND FAMILY FINANCIAL PLANNING

PART I

OBTAINING RESOURCES	USING RESOURCES	PROTECTING RESOURCES
$	$	$

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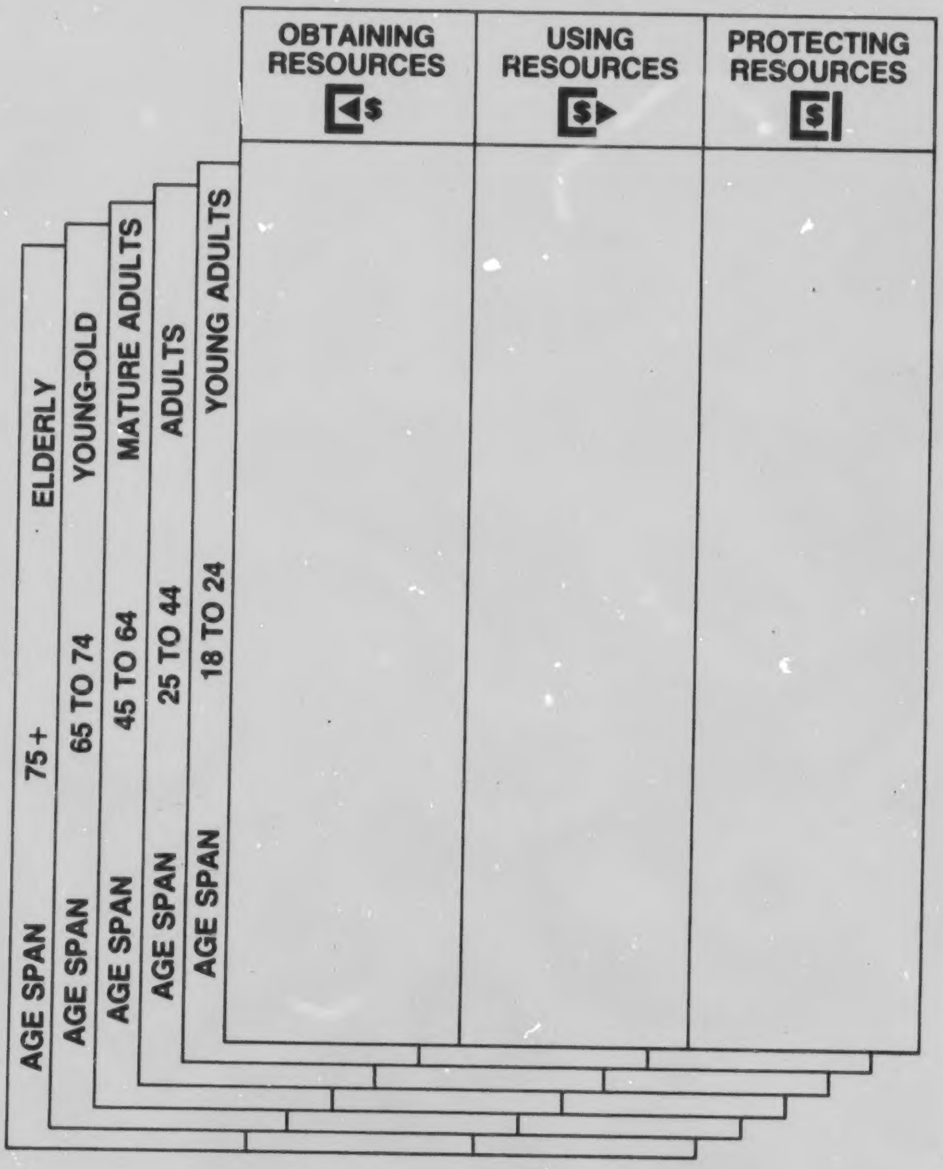
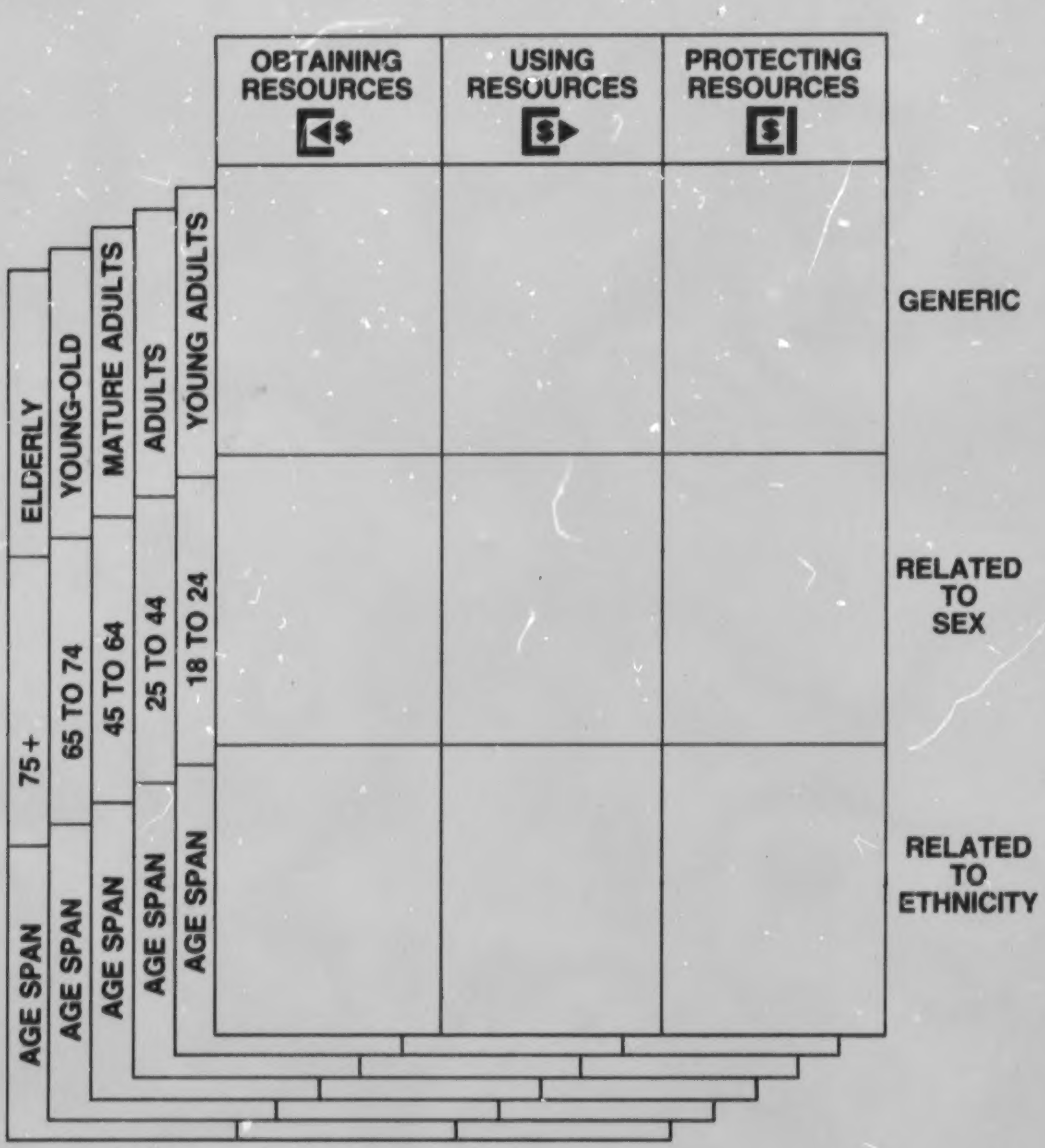
MODEL FOR PERSONAL AND FAMILY FINANCIAL PLANNING

PART II


OBTAINING RESOURCES
USING RESOURCES
PROTECTING RESOURCES
AGE SPAN 18 TO 24 YOUNG ADULTS
AGE SPAN 25 TO 44 ADULTS
AGE SPAN 45 TO 64 MATURE ADULTS
AGE SPAN 65 TO 74 YOUNG-OLD
AGE SPAN 75+ ELDERLY

MODEL FOR PERSONAL AND FAMILY FINANCIAL PLANNING

PART III


OBTAINING RESOURCES
USING RESOURCES
PROTECTING RESOURCES
GENERIC
RELATED TO SEX
RELATED TO ETHNICITY
YOUNG ADULTS
18 TO 24
AGE SPAN
ADULTS
25 TO 44
AGE SPAN
MATURE ADULTS
45 TO 64
AGE SPAN
YOUNG-OLD
65 TO 74
AGE SPAN
ELDERLY
75+
AGE SPAN

Training materials funded by a grant from the AMERICAN COUNCIL OF LIFE INSURANCE.

COMPETENCIES FOR PERSONAL & FAMILY FINANCIAL PLANNING

With the following six competencies, a person should be well-equipped to anticipate many of life's changes and adapt financially to them. A person should be able to :

1. Analyze personal and family values, goals, and priorities and their relation to decisions in financial planning.
2. Provide an income base that draws upon a wide range of financial resources that can be anticipated to change throughout the life span.
3. Design a comprehensive personal or family financial plan, using that base, to reflect defined values, goals and priorities.
4. Implement the plan to meet short and long-term goals by applying principles of effective spending, borrowing, investing, saving and sharing.
5. Evaluate and modify the plan to meet changes in the household situation (family) and in relation to outside social and economic conditions.
6. Assess all aspects of the plan in terms of potential financial risk in order to provide for protection of resources and wealth.

PRINCIPLES OF PERSONAL AND FAMILY FINANCIAL PLANNING FOR MULTICULTURAL ADULTS

Obtaining Resources

1. **AGE, SEX, ETHNICITY AND INCOME:** Income level is directly related to the "givens" of age and ethnicity.
2. **EDUCATION AND INCOME:** Educational attainment greatly influences income level.
3. **INADEQUATE INCOME:** Most persons and families in the United States have incomes too low to plan beyond necessities.

Using Resources

1. **PLANNING EXPENDITURES:** Planning of expenditures is difficult yet needed and desired.
2. **LIFESTYLE AND SPENDING:** Lifestyles affect spending decisions.
3. **EXTERNAL INFLUENCES ON PLANNING:** External influences, including regulations and rapidity of change, are significant dimensions of financial planning.
4. **CONSUMER PRACTICES:** Good consumer practices can enable persons and families to reach more of their financial goals.

Protecting Resources

1. **FINANCIAL INDEPENDENCE:** Most Americans highly value financial independence.
2. **FINANCIAL SECURITY:** Most Americans are insecure about their financial future.
3. **FINANCIAL PROTECTION:** Most Americans do not have adequate protection against financial risks occurring throughout the life span.

SUGGESTED STAFF DEVELOPMENT PROGRAM FORMAT

The following staff development programs are divided into three-hour segments that could be accomplished in half-day sessions or combined into spaced full-day workshops.*

Session I/Awareness 3 Hours

Objectives:

By the end of this three-hour session, participants will:

1. identify the cultural characteristics of their students as related to information from the Resource Data section.
2. select from the Teacher's Manual those content generalizations appropriate for their ABE students.
3. list the content or experiences that would make them more comfortable in teaching financial planning to multicultural ABE students.
4. voluntarily express their interest in learning more about teaching financial planning as part of the ABE curriculum.

Approx. Time	Activity	Handouts
30 min.	Pre-test and Opener	Handout #1/1: Pre-test Handout #1/2A or #1/2B: Openers
15 min.	Presentation: Overview of program and introduction to resources.	Direct participants to the Research Data
45 min.	Activity 1: Participants are divided into 3 or 4 groups. Each group examines the cultural characteristics in their own groups and is asked to complete the chart. Participants use research data to complete the chart. (Charts may be completed on board or overheads and reviewed with the group.)	Handout #1/3: Chart Use with Adult Financial Management Matrix I and II (see Supplemental References, Using Financial Resources)
15 min.	Break	
55 min.	Participants select content competencies and generalizations. The selections should be appropriate to their populations. The activity may be done individually, in pairs, or in small groups.	Handouts #1/4A and #1/4B: Generalizations and Competencies
15 min.	Closer: Questionnaire for Teachers and Questionnaire for Students. What would make you more comfortable or able in teaching personal and family financial planning?	Handout #1/5: Questionnaire for Teachers. Handout #1/6: Questionnaire for Students
15 min.	Workshop Evaluation	Handout #1/7: Workshop Evaluation Form

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*See comments in Introduction to Staff Development Program Format on page (1/3) regarding possible format variations.

Session II/Adaptation: Resources 3 Hours

Objectives: By the end of this three-hour session, participants will:

1. discuss their feelings when revealing financial practices during an opening name-tag exercise.
2. be able to adapt and use in their classrooms the sample modules provided in the Teacher Resource Section as well as selected commercial resources.
3. interact with a community-based panel on financial practices of selected cultural groups.

Approx. Time	Activity	Handouts
20 min.	Opener: Extended Name-Tag Exercise	Handout #1/8: Extended Name-Tag Exercise
10 min.	Criteria for Adaptation of Material	Handout #1/9: Checklist: Criteria for Adaptation of Material
20 min.	Module Format: How to use sample modules. (Refer to sample modules in Teacher's Manual.)	
10 min.	Discuss and examine other materials useful for PFFP instruction, such as *LifeSchool** modules and *English That Works.***	
15 min.	Break	
50 min.	Guest Resource Panel on three content areas (possibly on jobs, credit, and insurance). Use community as a resource. Select multicultural representation if possible.	
35 min.	How to adapt sample modules to *your* group?	Direct participants to sample modules in Teacher's Guide
5 min.	Workshop Evaluation and announcement of next workshop. Invitation to teachers to bring one strategy and/or resource for use in Classroom Teaching, Small Groups, or Independent Study.	Handout #1/7 (repeated)

**LifeSchool* modules may be obtained from Pitman-Learning Publishers, 6 Davis Drive, Belmont, CA 94002.

***English That Works* modules are available from Scott Foresman, 1900 East Lake Avenue, Glenview, Illinois 60025.

Session III/Action: Strategies 3 Hours

Objectives:

By the end of this three-hour session, participants will:

1. select and demonstrate one teaching strategy and/or resource they find effective in teaching financial planning in the classroom, in small groups, or in independent study.
2. participate in a variety of teaching/learning activities, especially affective strategies, and discuss their appropriateness for use with multicultural ABE populations.
3. be able to adapt and use in their classrooms sample strategies demonstrated in the session and/or described in the Staff Development Manual.

Approx. Time	Activity	Handouts
20 min.	Opener: "Around the Corner" videocassette on budgeting or role-playing of couple described in resource module* facing choices of ways to use their money. Discussion of use of videotape or role-playing as appropriate to given student populations.	Source: Cambridge Book Company
30 min.	Workshop leader introduces category of Classroom Strategies and shares one strategy and one resource. Invites teachers to share their classroom strategies and resources. Discussion follows each demonstration with emphasis on appropriate use.	
25 min.	Workshop leader procedes as above with category of Teaching with Small Groups.	
15 min.	Break	
20 min.	Same as above with category of Independent Study/ Learning Centers. (Note: Time should be adjusted as required for each category.)	
45 min.	Workshop leader demonstrates and discusses additional simulation or role-playing activities, decision-making strategies, and affective strategies in relation to financial planning.	For additional suggestions see pp. 2/9 and 2/10
10 min.	Each teacher in round-robin style identifies one strategy he or she would like to try out with students.	
5 min.	Workshop Evaluation and announcement of next workshop.	Handout #1/7 or variation (repeated)

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*This resource module is found in the Teacher's Manual and is coded with the (S) symbol

Session IV/Assessment & Evaluation 3 Hours

Objectives: By the end of this three-hour session, participants will:

1. Identify their feelings about test-taking, especially in the context of a culture different from their own.
2. Share with each other their uses of evaluation and new ideas for evaluation in relation to their multicultural populations.
3. Summarize in group discussion and in writing their evaluation of the workshop series and their plans for additional study and teaching in personal and family financial planning.

Approx. Time	Activity	Handouts
15 min.	Opener: CRUST Test or Appalachian Awareness Test Discussion of participant response to test.	Handout #1/10A: CRUST Test. Handout #1/10B: Appalachian Awareness Test
20 min.	How to use pre-post tests. Review use in Clovis *LifeSchool* Modules. Evaluation presentation: appropriate evaluation techniques for multicultural populations.	See also p 2/12
25 min.	Small groups: share evaluation uses; suggest new possibilities.	
15 min.	Feedback	
15 min.	Break	
10 min.	Summation of workshop series to date.	
20 min.	Post-test. If desired, teachers may compare their pre- and post-test results.	Handout #1/1 (repeated)
20 min.	Discussion of program response to suggestions made in questionnaire (Session #1): What would make you more comfortable or able in teaching personal and family financial planning? Provide opportunity for other additions or planning for areas not fulfilled.	
30 min.	Closing activity: affective film, such as *Easy Money.**	
10 min.	Final Evaluation	Handout #1/7 or variation (repeated)

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* Available from A.I.M.S. Instructional Media Services, Inc., 626 Justin Ave., Glendale, CA 91201

PFFP
PRE-TEST

HANDOUT **1/1**

A.B.E. and E.S.L. Teachers tend to have adult students of varied ages, both sexes, and many different ethnic and socioeconomic backgrounds. The following items relate to factors that affect adult students in obtaining, using, or protecting their financial resources. Please check (x) in the space provided the answer that seems most appropriate.

1. With more and more widows over 65 in our society today, it can be expected that

☐ a. few will find it necessary to work.
☐ b. few will have incomes under $5,000 a year.
☐ c. most will have Social Security benefits.
☐ d. most will have pensions.

2. Women are most likely to receive salaries that approach those of men in jobs that are

☐ a. professional.
☐ b. sales.
☐ c. service.
☐ d. assembly-line.

3. Asian women are likely to

☐ a. want to learn how to use credit.
☐ b. make most of their families' purchases.
☐ c. work outside the home.
☐ d. stay home to look after their children.

4. Of the following, the lowest income can be expected by

☐ a. White women with some college education.
☐ b. Black women with some college education.
☐ c. White men with eight years of schooling.
☐ d. Black men with eight years of schooling.

5. Most likely to drop out of school are

☐ a. Black men.
☐ b. Hispanic men.
☐ c. Black women.
☐ d. Hispanic women.

6. Elderly White women who head families are much more likely than Black women to

☐ a. need child-care services.
☐ b. have children under 18.
☐ c. have Social Security benefits.
☐ d. have poverty level incomes.

7. Hispanic fathers in their 20's and 30's are likely to

☐ a. make almost all family purchases except for food.
☐ b. spend less for their families' food than non-Hispanic fathers.
☐ c. earn more than non-Hispanic fathers.
☐ d. know how to manage their limited resources efficiently.

8. The typical consumer who is "head over heels" in debt is most likely to be

☐ a. married and without children.
☐ b. between the ages of 18 and 24
☐ c. in debt largely to one creditor.
☐ d. earning about $13,000.

9. The most typical family today consists of two adult members

☐ a. both working.
☐ b. one working, with one child.
☐ c. both working, with one child.
☐ d. one working, with two children.

10. One area where a single mother is especially handicapped is by

☐ a. lack of time to do shopping.
☐ b. lack of public transportation.
☐ c. job discrimination.
☐ d. having to discipline children alone.

11. As a result of inflation, middle-class workers find that inflation has

☐ a. caused their income to increase faster than their debts.
☐ b. given them greater trust in government aid and politicians.
☐ c. caused them to change lifestyles to avoid living off their savings.
☐ d. given them greater trust in welfare agencies.

12. Hispanics tend to find it difficult to accept many White or Black consumer practices because

☐ a. the Hispanic market is set apart by Hispanic pride and identity.
☐ b. Hispanic housewives are expected to manage all the family finances.
☐ c. the wife spends much less on food than do non-Hispanic families.
☐ d. of significant differences in their language and culture.

13. Black inner-city families find their consumer practices different from Whites in that they tend to

☐ a. select national brand names to use as signals to their peers.
☐ b. quickly purchase new products on the market.
☐ c. prefer larger packages and products to smaller ones.
☐ d. be increasingly less venturesome and less independent as consumers.

14. A recently-married young-adult couple earning $18,000 a year is likely to find that they are increasingly

☐ a. buying less on credit because it is not readily available to them.
☐ b. buying more because of the pressure to buy before prices rise still higher.
☐ c. spending less and planning more for the future.
☐ d. less susceptible to impulse buying.

15. When young, two-income families save money it is likely to be in

☐ a. bonds or real estate.
☐ b. a savings account.
☐ c. small-business investments.
☐ d. the stock market.

16. Black suburban families tend to

☐ a. save more of their income than do their White neighbors.
☐ b. use more savings and insurance services than their White neighbors.
☐ c. use the most advantageous types of financial services.
☐ d. end up with more total financial resources than their White neighbors.

17. Elderly Black couples tend to

☐ a. put their Social Security money in savings each month.
☐ b. be homeowners.
☐ c. have retirement pensions.
☐ d. feel secure about their financial future.

18. Most people now depend on Social Security for their old age. People also need to realize that

☐ a. only half of all working Americans are now covered under SS.
☐ b. most Americans feel well informed about SS but aren't.
☐ c. early retirement would severely cut their SS benefits.
☐ d. the periods of coverage rather than the amount earned affect SS benefits.

19. Many women over 65 are widowed and receive SS as their husband's beneficiary. They need to know that

☐ a. there is no possibility of reduction in their SS benefits.
☐ b. with SS, they need no other health insurance.
☐ c. they are less likely now than during child-rearing age to become seriously ill.
☐ d. if they remarry, they will not lose their SS benefits.

20. Most life insurance policies are purchased by

☐ a. women.
☐ b. singles.
☐ c. families.
☐ d. minorities.

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HANDOUT **1/2A**

FIND A PERSON

Directions:

Interview participants to find a person who fits one of the descriptions below.

FIND A PERSON WHO:	NAME	SCHOOL
1. Was reared to be bilingual.		
2. Has held a job not traditional for his/her sex.		
3. Makes out a market list before going shopping.		
4. Took an interest or aptitude inventory before selecting a career.		
5. Belongs to a racial or ethnic organization.		
6. Would be uncomfortable in a 747 with a crew of women pilots.		
7. Knows where at least four great-grandparents were born.		
8. Went to a high school where career education was emphasized.		
9. Lives in a multicultural world.		
10. Shops in thrift stores.		
11. Lives in a two-income family.		
12. Can list three customs in her/his home which have racial, ethnic or religious origins.		
13. Can state one difference between whole life and term insurance.		
14. Feels they have been affected by the Women's Movement.		
15. Has a spending plan.		
16. Has lived in a country other than the U.S.A.		
17. Can state two ways in which her/his occupation affects life styles.		
18. Feels that youth stereotype the elderly.		
19. Is worried about inflation.		

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ADULT EDUCATION GET ACQUAINTED BINGO

HANDOUT 1/2B

Ask the group to walk around the room seeking people who fit the descriptions in the boxes. Write the name and school of the person who matches the description. Do not use the same person more than once. When a vertical, horizontal or diagonal bingo (six boxes) is completed ask the participant to come to the front of the room. When four or five have completed a bingo, terminate the game and give very modest prizes. To vary the game for large groups, ask that participants complete 2 or 3 bingos before coming to the front of the room.

Owns designer jeans	Completes own income tax forms	Doesn't keep a budget	Has had at least two different careers	Has a bank or S & L savings account	Came from a wealthy family
Knows what APL means	Sometimes reads a magazine of another cultural group	Doesn't use *any* credit cards	Can describe cultural pluralism	Loves to gamble (cards, races, or casino)	Believes in women's liberation
Feels father should discipline children	Has more than two children	Feels men should not do housework but should have other duties	Has health, life, auto, and house insurance	Shops in thrift shops	Belongs to a credit union
Has visited at least 3 different countries	Can speak a foreign language other than Spanish	Is looking forward with pleasure to old age	Has gone to small claims court	*Carries* all: Mastercard, Visa, *and* American Express cards	Reads *Life-long Learning: the Adult Years*
Lives with an older person (over 75)	Has purchased T-Bills	Knows what IRA means	Keeps a budget regularly	Has used an employment agency	Is planning to learn another language
Returns spoiled food items to store for refund	Can speak Spanish	Feels older persons should not try to look younger than they are	Eats natural foods	Can cook sukiyaki	Has filed a consumer complaint

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PFFP CHART

HANDOUT **1/3**

Directions:

Divide class into groups of 5-6 persons. Assign each group one of the following sample populations.

GROUP A: A class of all women who range from young adult to well-over-65 and are representative of Asian, Hispanic, Black, and White ethnic groups. Their level of education also varies.

GROUP B: A class of all married couples. Some couples are elderly with children grown. Some are young adult couples with children at home; some are married couples without children. They cut across all ethnic groups and income levels.

GROUP C: A class of all elderly persons both male and female (but having more women than men). The only ethnic groups represented are Black and White.

Ask each group to fill in the following chart with information from the Resource Data relevant to its student population description.

Obtaining Resources

Using Resources

Protecting Resources

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SUGGESTED CONTENT GENERALIZATIONS

HANDOUT **1/4A**

Obtaining Resources

Principle #1: Income level is directly related to the "givens" of age, sex, and ethnicity.

1.1 The older the person, the more likely are lower educational and income levels.
1.2 Lower income of women is more related to sex than to ethnicity.
1.3 Ethnic groups vary in attitude toward working wives.
1.4 Almost all one-parent families are headed by women.
1.4.1 There is a growing number of one-parent families headed by men.
1.5 In most middle-income families, both husband and wife work.
1.6 Many minority-group members select jobs on the basis of status rather than income.

Principle #2: Educational attainment greatly influences income level.

2.1 The aspirations of women and ethnic groups for higher education have been greatly increasing.
2.2 Women and ethnic groups lack role models to emulate.
2.3 Equal opportunities for jobs and income for women are still lagging.
2.4 Many elderly and minority group members are unaware of community resources that could offer financial assistance.

Principle #3: Most persons and families in the United States have incomes too low to plan beyond necessities.

3.1 Teen-age mothers are likely to be locked into low income situations due to child-care responsibilities and low educational attainment.
3.2 Increased expenses of child care coupled with lower earning power of the single woman greatly reduces discretionary income.
3.3 Welfare families are often trapped in a self-perpetuating cycle of chronic low income and economic penalties with no incentives for becoming financially independent.
3.4 Many elderly (especially minority) have no pensions or benefits and find it impossible to buy the necessities.

Using Resources

Principle #1: Planning of expenditures is difficult yet needed and desired.

1.1 Culture determines in large measure who earns, manages, and spends family resources.
1.2 Planning of expenditures prevents impulse buying.
1.3 A spending plan, including needs and wants vs. actual income, is necessary to achieve lifelong financial goals and to avoid financial difficulties.
1.4 Cultural values influence the priorities in planning expenditures.
1.5 Recognizing the danger signs of potential indebtedness can help avoid financial disaster.

Principle #2: Diverse lifestyles affect spending decisions.

2.1 Different domestic lifestyles (e.g. single, couple, divorced, and number of dependents) with their different needs, priorities, and earning ability affect spending patterns.
2.2 Language proficiency affects the choice of where individuals shop and what they buy.
2.3 The concepts of "the good life" and "comfort" vary from culture to culture and affect money management.

SUGGESTED CONTENT GENERALIZATIONS

1/4A continued

Principle #3: External influences, including regulations and rapidity of change, are significant dimensions of financial planning.

3.1 Federal, state, and local government requirements (especially various taxes) limit resources otherwise available for personal and family planning.
3.2 Inflation increases spending, increases debts, and discourages savings.
3.3 Advertising and media influence in large measure buying patterns, especially for those with lower incomes.
3.4 Financial planning and spending are frequently influenced by the choice of lifestyle and resulting peer pressure.
3.5 Unexpected sickness and death often require total reorganization of financial plans.
3.6 Age, sex, and ethnic discrimination in obtaining housing, credit, or other financial aid impose additional restrictions on financial planning.

Principle #4: Good consumer practices can enable persons and families to reach more of their financial goals.

4.1 Comparison shopping of products, credit, and stores enables consumers to spend more wisely.
4.2 Consumer math ability, especially for women and young adults, is essential to effective consumer practices.
4.3 Persons with little education are especially vulnerable to consumer fraud.
4.4 Knowing when to pay cash or use credit are elements of wise consumer decisions.

Protecting Resources

Principle #1: Most Americans highly value financial independence.

1.1 Total independence is a part of the American value system. There is a relationship between self esteem and being independent.
1.2 Changing sex roles have created in women an appreciation of the value of financial independence.
1.3 All minorities have questions of self-esteem which cause them to value financial independence. Minorities include ethnic, racial, gender, and age groups.

Principle #2: Most Americans are insecure about their financial future.

2.1 There is more insecurity in a period of rapid social change.
2.2 Inflation and job instability, factors which are not individually controlled, heighten this insecurity.
2.3 Such insecurity contributes to failure to plan for the future.
2.4 Over 70% of married women will be on their own at some point during their lives.
2.5 "Last to be hired, first to be fired" refers to *all* minority groups.

Principle #3: Most Americans do not have adequate protection against financial risks occurring throughout the life span.

Social Security

3.1 The four primary purposes of Social Security are to provide retirement, disability, survivors and health insurance benefits. All people should know how to obtain those benefits to which they are entitled. Social Security was designed to supplement personal resources.
3.2 Changes in Social Security regulations are especially affecting women.
3.3 The right to and importance of Social Security should be explained, particularly to domestic employees and self-employed.

Life Insurance

3.4 Planning for life insurance is part of total planning against risks. Life insurance is used for protection and cash value. Its main purpose is to replace the income of the breadwinner. Less important reasons for life insurance might be to replace lost services necessary to manage a home, to supplement retirement income, or to budget for savings.
3.5 Women have increasing needs for life insurance as they work outside the home.
3.6 Life insurance types include term, whole life, limited payment life, and endowment insurance. Each type has advantages and disadvantages.
3.7 A wise consumer will have basic insurance knowledge to avoid costly mistakes.
3.8 Life insurance needs change over the life span. It is important to review insurance coverages regularly and especially when responsibilities change.
3.9 Life insurance costs and services vary from company to company. It is important to shop for life insurance.
3.10 It is important to select a life insurance agent you can trust.

Health Insurance

3.11 No individual can deal independently with current health care costs. Health insurance providers, such as non-profit and profit companies, mail order companies, and health maintenance organizations vary greatly in coverage and costs. Care must be taken to learn the differences among accident, health, and hospitalization insurances.

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COMPETENCIES FOR PERSONAL & FAMILY FINANCIAL PLANNING

HANDOUT 1/4B

With the following six competencies, a person should be well-equipped to anticipate many of life's changes and adapt financially to them. A person should be able to :

1. Analyze personal and family values, goals, and priorities and their relation to decisions in financial planning.
2. Provide an income base that draws upon a wide range of financial resources that can be anticipated to change throughout the life span.
3. Design a comprehensive personal or family financial plan, using that base, to reflect defined values, goals and priorities.
4. Implement the plan to meet short and long-term goals by applying principles of effective spending, borrowing, investing, saving and sharing.
5. Evaluate and modify the plan to meet changes in the household situation (family) and in relation to outside social and economic conditions.
6. Assess all aspects of the plan in terms of potential financial risk in order to provide for protection of resources and wealth.

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QUESTIONNAIRE FOR TEACHERS

HANDOUT **1/5**

If we are to plan together for the most effective staff development program in Personal and Family Financial Planning for Multicultural Adults, we need your help. Please respond to the following questions using this key:

1 Not at all	2 Only a little bit	3 A moderate amount	4 Quite a bit	5 A great deal

To what extent are the following ethnic/racial groups represented in your classes?

______ 1. Black
______ 2. Hispanic
______ 3. Asian-American
______ 4. Native American
______ 5. Other (Please specify)

____

To what extent can your students:

______ 6. State the basic principles of financial planning?
______ 7. List realistic priorities in their family's "wants" and "needs"?
______ 8. Make sound financial plans?
______ 9. Describe their job benefits such as Social Security, retirement, health and life insurance?
______ 10. List wise buying practices?
______ 11. Identify where to go for help in times of financial stress?
______ 12. Give names and phone numbers of consumer counseling services in the community?
______ 13. Solve hypothetical budget problems?

To what extent has your previous training or experience prepared you to teach ABE students in the area of personal and family financial planning to:

______ 14. Make an initial assessment of the particular needs of your multicultural students for learning the basic principles of financial planning
______ 15. Identify content in personal and family financial planning appropriate for your students
______ 16. Select instructional materials in personal and family financial planning appropriate to your individual students
______ 17. Organize group activities that promote problem-solving and decision-making skills in areas such as making spending plans
______ 18. Use content areas such as obtaining, using, and protecting financial resources to teach communication and computation skills
______ 19. Help students identify community resources available to help in times of financial stress
______ 20. Evaluate competencies of students in personal and family financial planning
______ 21. Build students' self-confidence in their ability to handle money wisely

To what extent has your previous training or experience prepared you to identify the culture, history, and current problems that may affect the learning of members of these groups:

______ 22. Black
______ 23. Hispanic
______ 24. Asian-American
______ 25. Native American
______ 26. Other (Please specify)

____

Please add any comments or suggestions about the kind of staff development program that would be most useful to you. Please be as specific as possible.

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QUESTIONNAIRE FOR A.B.E. STUDENTS

HANDOUT **1/6**

If we are to plan a program to help you with better Personal and Family Financial Planning, we need your help. Please answer the following questions using this key:

A A great deal	B Quite a bit	C Only a little bit	D Not at all	E Don't know

How well can you:

_____ 1. List your own or your family's "needs" for money?

_____ 2. List your own or your family's "wants" for money?

_____ 3. List your own or your family's goals for using money?

_____ 4. List your job benefits such as Social Security, retirement, health and life insurance?

_____ 5. Make a plan for using your money that balances your expenses with your income?

_____ 6. Make a plan that helps you reach your goals?

_____ 7. Use credit wisely?

_____ 8. Use banking services you need?

_____ 9. Get the most for your money when you shop?

_____ 10. Buy health and life insurance wisely?

_____ 11. Solve money problems that may face you or your family?

_____ 12. List where to go for help with money problems?

_____ 13. Show how your money needs and resources may change as you grow older?

Can you suggest any other topics on financial planning that you would like to learn about? Please list:

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WORKSHOP EVALUATION

HANDOUT **1/7**

Directions:

Circle the number that best expresses your reactions to the workshop.

1. My overall assessment of this workshop is:

Excellent	5 4 3 2 1	Poor

2. Quality of presentation.

Effective teaching techniques used	5 4 3 2 1	Poor teaching techniques used
Sensitive to participant needs	5 4 3 2 1	Oblivious to participant needs

3. Value of materials.

Useful and high quality	5 4 3 2 1	Not useable or poor quality

4. List any techniques, ideas, resources, etc., that you think you will incorporate into your teaching.

5. Workshop organization. The amount of interaction among participants seemed:

Excellent	5 4 3 2 1	Poor

The amount of time allowed for individual tasks was:

Excellent	5 4 3 2 1	Poor

6. General comments or suggestions on this workshop. (If needed, use back of page.)

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EXTENDED NAME TAG EXERCISE

HANDOUT **1/8**

Directions:

Part I

Give each participant a copy of the name tag below.

Name	3 financial institutions you use
2 types of insurance you carry	Credit cards you use

Part II

Have participants walk around and look at each other's name tag without talking.

Part III

Then ask the group what caught their eye and discuss:

Were you comfortable with this exercise?
Why do you think some people might feel uncomfortable?
Why is it difficult for some persons in our society to talk about money?

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CHECKLIST/CRITERIA FOR ADAPTATION OF MATERIAL

HANDOUT **1/9**

As you check available material for its use with your adult students, you may want to check it against these criteria:

☐ 1. Appropriate format: size of print, print broken by graphics, spacing

☐ 2. Illustrations: mature, for adults

☐ 3. Easy to duplicate (ditto masters *or* transparencies)

4. Appropriate to different levels:
   ☐ Beginning, Intermediate, Advanced ABE/ESL
   ☐ Readability/length/content

☐ 5. Non-biased (racist, sexist, ageist) and multicultural (culturally pluralistic)

☐ 6. Portable

☐ 7. Reusable

☐ 8. Easy to adapt for ESL: oral production, dialogue, or simulation

☐ 9. Involves students with *their* reality

☐ 10. Content/concept can be taught in digestible pieces

☐ 11. Suitable for individualized instruction

☐ 12. Suitable for small-group instruction

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CULTURAL/REGIONAL UPPERCRUST SAVVY TEST (CRUST)

HANDOUT **1**/10A

Directions:

Put a check beside the correct answer to the following questions.

1. When you are "posted" at the country club,

- ☐ a. you ride horses with skill.
- ☐ b. you are elected to the governance board.
- ☐ c. you are publicly announced as not having paid your dues.
- ☐ d. a table is reserved for you in the dining room, whether you use it or not.

2. An arabesque in ballet is

- ☐ a. an intricate leap.
- ☐ b. a posture in which the dancer stands on one leg, the other extended backward.
- ☐ c. a series of steps performed by a male and a female dancer.
- ☐ d. a bow similar to a curtsy.

3. The Blue Book is

- ☐ a. the income tax guidelines.
- ☐ b. a guide to pricing used cars.
- ☐ c. a booklet used for writing essay exams.
- ☐ d. a social register listing 400 prominent families.

4. Brookline is located

- ☐ a. in suburban Boston.
- ☐ b. on Cape Cod.
- ☐ c. between Miami Beach and Fort Lauderdale.
- ☐ d. on the north shore of Chicago.

5. Beef Wellington is

- ☐ a. the king's cut of roast beef.
- ☐ b. beef tenderloin in a pastry crust lined with paté.
- ☐ c. an hors d'oeuvre flavored with sherry.
- ☐ d. roast beef with béarnaise sauce.

From: Barbara Herlihy, "Watch Out, I Q Myth: Here Comes Another Debunker." *Phi Delta Kappan,* Vol. 59, 4 (Back Cover), December, 1977.

6. Choate is

- ☐ a. a gelded colt used in fox hunts.
- ☐ b. a prep school.
- ☐ c. an imported brandy.
- ☐ d. the curator of the Metropolitan Museum of Art.

7. The most formal dress for men is

- ☐ a. white tie.
- ☐ b. black tie.
- ☐ c. tuxedo
- ☐ d. decolletage.

8. *The Stranger* is

- ☐ a. the black family who moved in the neighborhood.
- ☐ b. Howard Hughes.
- ☐ c. a book by Camus.
- ☐ d. an elegant restaurant in San Francisco.

9. Waterford is

- ☐ a. a health spa for the jet set.
- ☐ b. a "fat farm."
- ☐ c. hand-cut crystal from Ireland.
- ☐ d. the Rockefeller family estate in upper New York.

10. Dining "alfresco" means

- ☐ a. by candlelight.
- ☐ b. a buffet supper.
- ☐ c. at a sidewalk cafe.
- ☐ d. outdoors.

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APPALACHIAN CULTURAL AWARENESS QUIZ

HANDOUT 1/10B

This quiz has been designed to test your awareness of the cultural background of central West Virginia. Each item is related to the life experiences and heritage of the people in this mountainous region. Human awareness is usually gained from association with people and from being immersed in their milieu, not from formal written textbooks.

If you do not happen to pass (70% or better), it will be concluded that *you* are culturally different! The real question is — Do you know as much about the poor Appalachian White man's world as he is expected to know about yours?

Directions:

Place a check beside your answer to each of the following questions.

1. A "ramp" refers to:
- ☐ a. a fish
- ☐ b. an animal
- ☐ c. a plant
- ☐ d. a drink

2. Which word does not belong:
- ☐ a. holler
- ☐ b. valley
- ☐ c. cove
- ☐ d. river

3. A "gully washer" refers to a:
- ☐ a. river
- ☐ b. laundress
- ☐ c. bathtub
- ☐ d. cloud burst

4. A "crick" refers to:
- ☐ a. cricket
- ☐ b. spinal pain
- ☐ c. children's game
- ☐ d. small stream

5. The most common food eaten in central West Virginia is:
- ☐ a. cornbread and beans
- ☐ b. potatoes and pork
- ☐ c. turnips and bread
- ☐ d. meat and potatoes

6. The average height of a coal mine is:
- ☐ a. 5 ft.
- ☐ b. 3½ ft.
- ☐ c. 2 ft.
- ☐ d. 6½ ft.

7. "Slag" refers to:
- ☐ a. coal waste
- ☐ b. slate
- ☐ c. coal waste and slate
- ☐ d. none of the above

8. What is a "spreader" used with:
- ☐ a. horse
- ☐ b. fertilizer
- ☐ c. toy
- ☐ d. game

9. What is a "jack-leg":
- ☐ a. preacher
- ☐ b. tool
- ☐ c. crippled person
- ☐ d. alcoholic drink

10. What is a "granny woman":
- ☐ a. Maternal grandma
- ☐ b. oldest woman with the family name
- ☐ c. midwife
- ☐ d. none of the above

11. "Quince" is a:
- ☐ a. child's game
- ☐ b. fruit
- ☐ c. drink
- ☐ d. dance

12. A "cakewalk" is a:
- ☐ a. easy job
- ☐ b. easy girl
- ☐ c. Sunday walk
- ☐ d. social event

13. Which term does not belong:
- ☐ a. Redbone
- ☐ b. Bluetick
- ☐ c. Black and Tan
- ☐ d. Collie

14. Which is not an alcoholic drink:
- ☐ a. White lightning
- ☐ b. Mountain dew
- ☐ c. lights-out
- ☐ d. stump water

15. Which word does not belong:
- ☐ a. swamp
- ☐ b. sluice
- ☐ c. stoop
- ☐ d. bog

16. Prayer meetings in Methodist churches are held:
- ☐ a. Sunday afternoons
- ☐ b. Wednesday nights
- ☐ c. Friday nights
- ☐ d. none of the above

17. Which of these is not a "burg" in central West Virginia:
- ☐ a. Sheepnose
- ☐ b. Jonathan
- ☐ c. Wolf River
- ☐ d. Hogshead

18. A "poke" refers to:
- ☐ a. a card game
- ☐ b. a bag
- ☐ c. a fight
- ☐ d. a dance

19. Which is not a tea:
- ☐ a. clover
- ☐ b. mint
- ☐ c. nettle
- ☐ d. sassafras

20. Who was the greatest basketball player to attend West Virginia University:
- ☐ a. Earl Monroe
- ☐ b. Bill Russell
- ☐ c. Rick Barry
- ☐ d. Jerry West

Contributor - James P. Morgan, Jr.
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ANSWER SHEET
STAFF DEVELOPMENT MANUAL

HANDOUT #1/1	HANDOUT #1/10A	HANDOUT #1/10B
1. c	1. c.	1. c
2. a	2. b.	2. d
3. c	3. d.	3. d
4. b	4. a.	4. b or d
5. d	5. b.	5. a
6. c	6. b.	6. b
7. a	7. a.	7. c
8. d	8. c.	8. a
9. a	9. c.	9. a
10. c	10. d.	10. c
11. c		11. b
12. d		12. d
13. a		13. d
14. b		14. c
15. a		15. c
16. a		16. b
17. b		17. d
18. c		18. b
19. d		19. c
20. c		20. d

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INTRODUCTION TO THE PROCESS MODEL

The process model of staff development illustrated in *Figure 1* stresses planning for staff development sessions as well as learning appropriate teaching and organizational strategies for use during the sessions and concludes with evaluation techniques. In every instance the attempt is made to encourage staff developers to model with the teachers the teaching behaviors that they in turn will use with their adult students. Thus the process spirals through the entire program.

To this end, preparation for staff development begins with an analytic look at the instructional setting and the characteristics of the staff. The principles of staff development derived from the experience of the California Adult Competency Education (CACE) Project are reviewed, and attention is directed to the critical importance of assessing the needs of the teachers as they perceive them. The Process Model gives specific guidelines for using selected organizational and teaching strategies in the staff development programs themselves, and discusses the need for program support and evaluation.

PREPARATION FOR STAFF DEVELOPMENT PROGRAMS

Who Does the Planning?

If staff development is to meet specific needs of adult education teachers, careful planning is of the utmost importance. Wherever possible a staff development planning committee should be organized, representative of teachers, counselors, and administrators. Their charge is to find out as much as possible about the context in which the adult education instruction occurs: the characteristics of their adult students, the community the adult school serves, and the adult school staff.

What Are the Levels of Planning?

In planning staff development programs, the planners are forced to plan for two levels simultaneously. First, plans for the staff development program itself should include needs assessment, objectives, content determination, teaching and organizational strategies, resources, and evaluation. At the same time, these categories *become* the staff development program to help teachers plan instruction for their adult students.

What Are the Instructional Setting and Staff Characteristics?

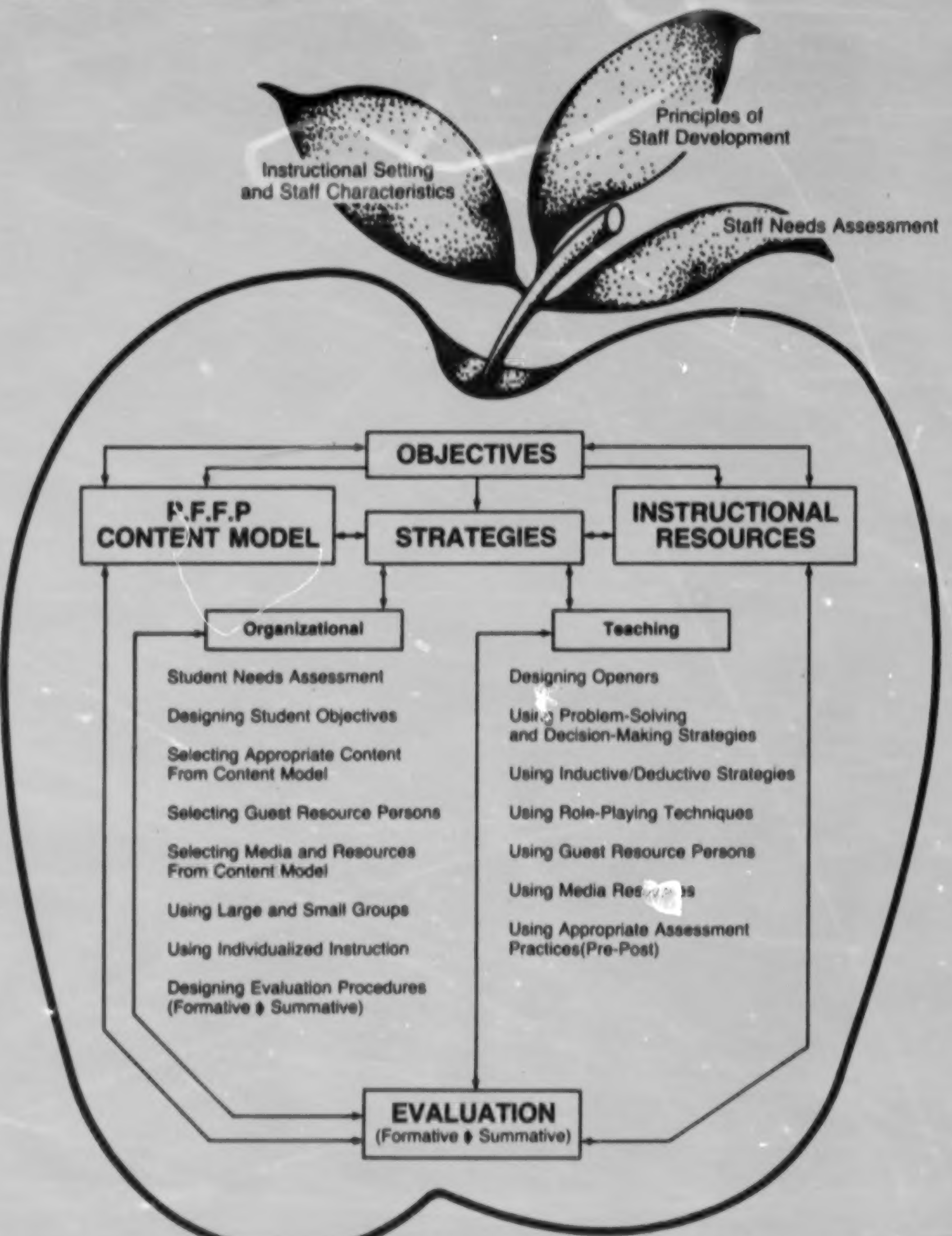
Most adult schools today serve men and women with widely varying backgrounds of age and ethnicity. Adult basic education has as its target population adults with less than a high-school education. In California, for example, more than 300,000 adult students are reached each year in classes in elementary and high-school subjects and English as a second language.

Adult basic education students come from a wide diversity of multicultural backgrounds. In California they reflect the emerging ethnic make-up of a state that by 1990 is expected to become the first Third World state in the United States, with more than half the population of Black, Hispanic, or Asian origin. Adult basic education students also reflect the multicultural diversity of age and sex. As former H.E.W. Secretary, Joseph Califano, recently pointed out: "The American Nation is about to become a four-generation society." The ratio of active workers to retired citizens will change from the present six-to-one to only three-to-one by 2030.

For effective instruction, just as teachers must learn the particular needs of their students, so too must staff developers. Inexperienced teachers will have different needs from experienced. Teachers with ethnic and language backgrounds different from those of their students will have different needs from teachers with backgrounds similar to those of their students. Only by assessing the needs of a given group of teachers in relation to a specific program can their needs be identified.

FIGURE 1

**MODEL
FOR STAFF DEVELOPMENT**


Principles of Staff Development
Instructional Setting and Staff Characteristics
Staff Needs Assessment
OBJECTIVES
P.F.F.P CONTENT MODEL
STRATEGIES
INSTRUCTIONAL RESOURCES
Organizational
Teaching
Student Needs Assessment
Designing Student Objectives
Selecting Appropriate Content From Content Model
Selecting Guest Resource Persons
Selecting Media and Resources From Content Model
Using Large and Small Groups
Using Individualized Instruction
Designing Evaluation Procedures (Formative & Summative)
Designing Openers
Using Problem-Solving and Decision-Making Strategies
Using Inductive/Deductive Strategies
Using Role-Playing Techniques
Using Guest Resource Persons
Using Media Resources
Using Appropriate Assessment Practices(Pre-Post)
EVALUATION
(Formative & Summative)

How Can Staff Needs Be Assessed?

Teachers can be asked to report their needs in informal conversations, in staff meetings, or in more formal interviews or on written questionnaires. Administrators can share their perceptions of staff needs. More than one approach is, of course, desirable, but whichever methods are used, they should be carefully planned so that the responses gathered are as valid as possible.

If a written questionnaire is used, it should focus on a few clearly stated questions which can be readily answered and tabulated, but there should also be opportunity for open-ended comments.

The next step in making a needs assessment is to analyze the results and determine priorities. Special attention must be given to assessing individual needs as well as those expressed by a group. Finally, feedback of the results should be made to the teachers and administrators involved.

What Are the Principles for Staff Development?

The following set of staff development principles are the result of some six years of working with competency education staff development for teachers of adult basic education including ESL and high-school diploma programs. In addition, selected teachers and administrators from leading adult basic education programs throughout the State of California were involved in an intensive summer institute to recommend specific staff development for the PFFP Project.

1. The starting point to staff development must be an assessment of teacher needs in relation to those of their students.
2. Staff development takes spaced time, *i.e.*, teachers need intervals in which to plan and try out new approaches and return to evaluate their successes and problems. Intensive "one-shot" schedules of an hour, a day, or a week are likely to effect little change.
3. Teachers need support for change. If possible, on-site visitations by consultants should be provided at least on teacher request.
4. Teachers should be permitted to participate in staff development activities on "prime time" as part of their professional assignment.
5. Teacher workshops should be held in comfortable surroundings, preferably away from school sites that permit interruptions or entice the teachers back to their routine tasks.
6. Effective staff development requires budgetary support but more importantly moral support from administrators who care enough to involve themselves in the process.
7. Staff development should build on teacher strengths. Initially every effort should be made to involve the most competent teachers in any program in which it is hoped that teachers will become staff developers.
8. Teachers need to be encouraged in content appropriate to their particular students. They should resist the desire to cover all possible content.
9. Staff developers should encourage teachers to use a variety of strategies and resources and to put them in a systematic and sequential framework that is likely to ensure competency development.
10. Staff development instruction should demonstrate affective openers that generate interest and motivation.
11. Teachers need help in developing a wide variety of teaching and learning strategies in both the cognitive and affective domains. Only through bicognitive development can each adult student use his or her full potential for learning.
12. Teachers should be helped to select appropriate resources that are related to specific objectives.
13. Staff developers should help teachers use a variety of organizational strategies especially small group as well as individual study. Adult competencies must include interpersonal skills.

14. Teachers may need help in checking whether pre- and post-tests assess the same competencies.
15. Teachers who customarily use a lecture-centered approach may be anxious about trying an activity-centered approach, but positive student response to the latter usually provides the rewards necessary for continued exploration.
16. Adult competency education must emphasize a humanistic curriculum that includes such affective dimensions and skills as decision-making, problem-solving, and values exploration.

How Are Objectives Used in Staff Development Programs?

In preparing teachers of adults in staff development programs, it is necessary for the trainers to outline performance objectives for the program. There are two levels of objectives that may be considered. First are the *program objectives* or "goals" which are often stated in general terms such as: "The teachers will understand, appreciate, and accept cultural diversity in our society," *or* "The teachers will become aware that there are many acceptable patterns of financial planning in a culturally pluralistic society."

At the second or *performance* level, however, objectives should be stated in terms of observable teacher behavior with conditions and standards for that behavior. For example, the first program objective above could be broken down into many performance objectives. One such objective might be: "Teachers will cite at least three examples of different cultural beliefs about saving from students in their classes and acknowledge that saving practices must consider rather than reject these beliefs," *or* from the second program objective: "Teachers will identify at least two different ways of budgeting household expenses that result in adequate financial resources for all important expenditures according to the income and lifestyle selected by the student."

Measureable program success depends perhaps to the greatest extent, on the careful delineation of program goals and performance objectives. When these are based on realistic information about the students' culture and preferences, and teachers build careful programs around them, the chances of success are almost certain.

What Are the Personal and Family Financial Planning Resource Data?

The resource data included here are inclusive and designed to help staff developers understand and teach the interrelationships between the principles for financial planning and such factors as age, sex, and ethnicity as well as family patterns such as singles, couples, or families with dependents. It is important that teachers understand, for example, that those families in the lowest income group (under $7,900) include many older people, young families, and family heads who have less than 8 years of education — a large number of whom are female heads of households.

Likewise, the financial planner today must contend with an economy of spiralling inflation and widespread use of credit. At least one of eighteen consumers is over his or her head in debt. This fact has become a major concern of economists.

An additional summation of some of the content data presented herein can be found in the introduction to the Resource Data. Also found in the introduction to the Resource Data is an explanation of its contents and directions for its use.

Content determination is central to any teaching task. The rate of growth in knowledge makes it impossible to more than scratch the surface of any content area. Nor will any specific knowledge be sufficient for life without being updated. Most important, therefore, is the use of specific knowledge to illustrate the development of concepts in a given area. If the concept is valid, relevant knowledge can be found easily for support and application of the concept.

Concepts may be stated as terms such as "interdependence" but are most useful when stated as generalizations about the content. For example, "If budgets are to be followed, they must be realistic to actual income and expenditures including those little personal extravagances we all allow ourselves," *or* "Planning for personal savings often is dependent on religious and family ties that make unexpected demands on our finances."

A frequent problem with staff development programs is the attempt to do too much too fast or to include excessive content rather than to sample it wisely. Teachers, like their adult students, need time to assimilate new ideas and practices and to try them out before returning for reinforcement and clarification of results. Successful change is more likely to be lasting change.

What Instructional Resources Are Essential for Teachers?

Several kinds of resources will be necessary for helping teachers with this model: 1) teacher resources toward multicultural awareness, 2) resources for financial planning, especially relating to cultural diversity, and 3) generic strategies for staff development.

STRATEGIES FOR USE IN SESSIONS

The strategies outlined on the Process Model for Staff Development in Figure 1 include both organizational and teaching strategies appropriate for staff development programs. The organizational strategies involve ways to assess student needs and design objectives to meet them; select appropriate content; use large and small-group individualized instruction; and design evaluation. The teaching strategies include designing openers and using a variety of instructional and assessment techniques. Selecting and using guest resource persons and media resources are discussed together under organizational strategies although they appear separately in the model.

Student Needs Assessment

Teachers of adult basic education must be trained to understand the diversity of lifestyles and cultural patterns that influence their students and their changing needs as they progress through their life span. They must also be prepared to assess specific needs of given students.

Adult schools must be prepared to survey the backgrounds of their students with respect to age grouping, ethnicity, language, prior education, prior and present work experience, and whatever other factors may be relevant to their placement in the program and educational plans. If such data are gathered in an initial placement interview, they should be readily available to teachers. If not, teachers will want to have easy ways of gathering the necessary information on a formal or informal basis. If students are literate, simple questionnaires can be used. Non-literate students, of course, will require interviews; and non-English speaking, interviews in their own language.

Teachers will also need initial information about the specific skill levels of each student. Again, many adult schools provide initial assessment by a counselor or learning assessor; in others the teachers do all the initial as well as post-assessment. Specific suggestions for appropriate ways of using assessment practices are to be found under a later heading in this model.

Students usually come to adult basic education classes with very specific needs: to develop immediate skills to cope with everyday living, to learn to read, to use English as a second language, to get a job, or to change jobs. Developing skills in personal and family financial planning may often not be stated as a need but may nevertheless be a vital component of other expressed needs. In other instances students may request help in this area. The effective teacher will use the opportunities provided in helping students improve basic skills to help them gain skills that are functional as well. Financial planning is an area that can give immediate rewards to students and help them feel a growing sense of power in managing their affairs.

Designing Student Objectives

Learner objectives are of key importance in any educational program; in a competency-based program, they are essential. Teachers must learn how to specify appropriate objectives in performance terms if learning programs are to be effectively designed.

Initially, teachers should be helped to recognize objectives that meet the criteria for performance objectives; namely, that they: 1) are stated in terms of the basic *performance* or action expected, 2) include the *conditions* under which it is performed, and 3) the *standards* or level of proficiency of acceptable performance. The second step is to have teachers try to write sample objectives. If the staff developer is working with a group of teachers, the first attempts at writing can be made in pairs or in small groups. Finally, teachers can write specific learner objectives independently or can use the criteria they have learned to evaluate the objectives stated in prepared curriculum modules.

Most frequently teachers will have little difficulty with writing objectives at the lowest cognitive area of knowledge. They will experience more difficulty with those at the higher levels of thinking such as analysis, synthesis, or evaluation. The most difficult objectives to write, however, are likely to be the affective. In the area of values, teachers must try to think of ways in which students might voluntarily give evidence of their valuing. Students may, for example, report that they have tried specific ways of planning their expenditures or of buying that have been reviewed in class or in independent modules and found them useful.

Staff developers must be prepared for some resistance as they work with teachers on learner objectives. Some teachers have had earlier experiences that have created negative feelings about specifying objectives. Others may be concerned whether objectives that are specified can be humanistic. Still others may be anxious that with clearly stated objectives may go accountability. For whatever reasons, teachers may need orientation to objectives as vehicles for helping students determine their own learning objectives and helping both students and teachers have criteria for evaluating whether they have been met.

Selecting Appropriate Content

Teachers will want assistance in using the Resource Data. Suppose a teacher is planning a financial unit to help ABE students understand how the lifestyles of the elderly affect their spending decisions. *Spending* involves using *resources*, so the teachers would turn to the resource data section under "Using Resources." After noting the information there, the teachers could select content that relates to a spending plan focusing on *essentials* yet taking into consideration possible demands from extended families; possible early retirement; probably reduced income; and if they are Black and living alone, probable rental expenses — but if Black and married, they are probably among the 70% of the elderly that own their homes.

Use of the Resource Data is explored further in the introduction to that section of this publication.

Designing Openers

Media should be selected that contribute to the concepts and performances sought. For example, films are more effective in achieving an affective response than is a lecture. But a short lecture might be best to follow-up an emotionally-laden film.

Each new dimension of a staff development program benefits from an *affective opener* — that is, a short, pointed, and moving introduction to the topic. Films are often most effective here, but sometimes participation in brief simulation exercises, response questionnaires, or the like will gain real interest and vary the "opener" technique.

Using Inductive and Deductive Strategies

The emphasis on *process* in learning has shifted many priorities. Present estimates are that knowledge will double in periods of less than ten years! It becomes impossible, therefore, to even think of teaching all or most of the knowledge in a given content area. To help students develop these concepts, either *inductive* or *deductive* strategies may be used.

Deductive strategies (teaching from the whole to the particular) are most common. Their most popular mode is the *lecture* — where information and generalizations are presented, and the student is later asked to recall them or sometimes to apply them to new situations. Research indicates that deductive strategies are effective only if sufficient background exists to accommodate the new information. Even so, retention of deductive teaching is shorter than concepts learned inductively.

On the other hand, inductive teaching, which leads the students from specific facts through inferences to forming their own generalizations and making applications of those generalizations, takes much more time, but retention is also much longer. Inductive teaching often employs a questioning strategy such as the Taba Questioning Strategy. The Taba strategy moves from perception through application underlined below. Each question should be answered by as many students as possible and the answers recorded on the board to encourage further participation.

PERCEPTION:	Q: *What* do you know about . . . *What* did you see. . .
INFERENCE:	Q: *Why* do you think . . .
GENERALIZATION:	Q: *What* does it mean that . . . *What* can we say about people . . .
APPLICATION:	Q: *If* (above generalization) is true, *then* what should we do about . . .

Of course it is not productive for students to learn everything inductively. There simply would not be enough time even to learn all the important concepts in a given area. The teacher, then, must decide which concepts are so fundamental and important that inductive strategies should be used for them and then use deductive (information-producing) strategies for the elaboration, application, and analysis of those concepts.

Using Role-Playing Techniques

Ideally it would be helpful if students could try out all learning in actual life situations. Adults do have greater opportunity for such transfer. Research indicates, however, that few actually make such transfer even when the opportunity arises. This is probably due in large measure to lack of instruction that specifically facilitates such transfer of learning.

Two devices that greatly facilitate transfer are *simulation* and *role-playing*. Again, such strategies are more time-consuming than lecture, but if application is the goal of learning, time must be provided that at least illustrates how such application takes place.

Simulation is the most effective because it provides an opportunity to practice a behavior within a set of social circumstances similar to the real ones. In this setting, the student can practice the behavior, feel the feelings, and experience the results without the long-range effects. Thus lessons can be learned and the damage, if any, undone.

Role-playing is less comprehensive than simulation. The students simply take the role of another person. They attempt to think, feel, and act as that person would. As such, role-playing can be part of simulation.

Role-playing can enable a young person to feel what it is like to be old, or permit a member of one culture to experience the expectations or financial burdens of another culture. Students can 1) explore several alternatives without permanent consequences, 2) explore new emotions, and 3) develop tolerance for differences and acceptance of new ideas and feelings by assuming roles.

Some suggestions for implementing simulation or role-playing activities include:

1. Choose students to assume roles the same as and opposite from those indicated by their class comments.
2. Involve the audience in suggesting consequences or offering alternatives.

3. Replay the alternatives, reminding students that more than one solution is often possible.
4. Encourage students to try out the role-played situations in their own lives if they feel they could be helpful.

Using Guest Resource Persons

Before considering the human resources to be used *during* staff development programs, even more serious attention needs to be given to the *leadership resources* available to local programs. Not everyone is adept at designing and executing staff development programs, not even by virtue of position or title. It is probably wise, therefore, that staff development programs be designed by a planning committee and that leaders be selected for their actual ability in conducting such programs regardless of district position.

Each community has a wealth of human resources that can be tapped for adult education programs. Using local resources in staff development will demonstrate how to use them well. Too often we draw upon some community speaker who, from his agency description, appears to be just what is needed, only to find the talk unrelated, inappropriate, too lengthy, or all of these. The fault lies as surely with the planners as with the speaker. It is important to determine the speaking ability of guests, to inform them specifically on the areas to be discussed, and to set a reasonable time limit. Instructors should be prepared to intervene gracefully to help focus or terminate a wandering presentation. Usually a *brief* presentation with opportunity for questions is more successful than longer speaking assignments. Likewise, a *few* carefully selected and coached guests will usually be better received than lengthy panels of numerous community representatives. The participants must always be the first consideration.

The human resources of the community can be used in varied ways. Sending teachers and counselors to visit community organizations (during paid time preferably) can often result in a more efficient use of time and effort as each individual then gets the most from the time spent, and resources can be demonstrated in a natural setting. For example, visiting a health clinic and observing its operation under staff guidance is much more memorable than hearing a speaker describe these activities, even with the help of slides or films, although the latter would be preferable to the speaker alone.

Similarly, agencies will usually send staff directly to the classes for demonstrations such as taking blood pressure for hypertension and then speaking about the results. When students have this kind of involvement as an "opener", they tend to get much more from the presentation. Often we don't think to ask for such resource demonstrations.

Using Media Resources

Media resources, like human resources, must be selected thoughtfully and carefully. *Non-print media* should be brief, colorful, and to-the-point. "Fillers" can almost always be spotted as such and are resented. Long, drawn-out films or multi-media presentations likewise can kill motivation fast. The less verbal films seem most effective. They are often free from the "overkill" effect of verbal reinforcement of content that visuals have already made clear.

Common types of media resources that might be considered are: films, audiotapes, videotapes, slides, filmstrips, or multi-media such as sound/slide or filmstrip with cassette and written response. More sophisticated programs may also have available such media choices as wet carrels with computer-assisted instruction or other electronic feedback devices.

Print media range from the common textbook or workbook through programmed-text instruction to computer printout. Printed materials are especially crucial to adult education yet far too many are woefully inadequate, being either designed for elementary or secondary-aged students or written at an inappropriate readability level.

Teachers need to learn the techniques of print selectivity based on relevance and readability. Materials need to be scrutinized carefully, especially ABE materials, to assure they are not "talking down" to adult students. Nor should they be replications of the same materials that may have turned off the students during their earlier school years.

Many readability formulas are available, but the Fry Readability Formula is especially easy and adaptable for use with adult readers. A copy of the Fry Graph as adapted for adults can be seen in Figure 2. It is important to note that the Fry Graph, like most readability formulas, considers only word length (number of syllables) and sentence length as criteria for readability. Whereas these are two unquestionably important dimensions of difficulty in reading, there are other important considerations. For example, *syntax* (including use of dependent clauses, verbals, and imbedded elements) greatly effects readability, as does concept load. Concepts are usually reflected in nouns but not always in multisyllable nouns. Nouns such as "idea," "space," and "mass" are as complex as "transportation" or "environment" in concept load.

If a text is being used regularly with a class, then the CLOZE readability technique is more satisfactory, because it matches the student and material to be read and does account for syntactical and concept elements. The CLOZE Procedure, however, is an understandably more complex and time-consuming procedure. An abbreviated sequence for using the CLOZE Procedure is included in Figure 3.

Adult materials are also susceptible to racism, sexism, and ageism. Many guides have been produced to help detect materials guilty of these "isms." They are readily available from most publishers or from professional organizations such as the National Education Association.

Using Large and Small Groups

In classroom instruction, adult education teachers have a critical choice to make in deciding when to keep the class together in a large group and when to use small groups. Teachers who are used to lecturing to entire classes may find it difficult to vary their organizational strategies to use small groups. But once they learn how to use them effectively, they are likely to continue using them.

The basic question to be asked is: What size group is most appropriate for what purpose? Large groups, obviously, make most effective use of presentations of speakers, films, or demonstrations that require minimal or no interaction between the instructor and the student or among the students. But only small groups can provide maximum opportunity for involvement. Individual students cannot be ignored so the shy adult may find it possible to speak out. On the other hand, the overly talkative student may begin to listen. Adult basic education students often need practice in participating in social interaction that only small groups can give.

Small groups can be used for follow-up discussion of large group presentations, for committee work on a common task, for remedial instruction, for brainstorming creative solutions to problems, for exploring questions in depth, for gaining new information; in short, for sharing a variety of learning experiences.

What is vital in using small groups is that the purpose be made very clear. Participants should be carefully chosen. Homogeneous groups may sometimes be best for remedial work or enrichment, but heterogeneous groups are likely to produce more creative ideas and have a variety of skills to accomplish given tasks. Groups may be teacher-led or provide leadership opportunities for class members. Above all, adult groups should be carefully planned and evaluated so that adults do not feel that their limited classroom time is wasted. Small groups can, unfortunately, be used to fill up time, or they can be one of the most valuable experiences adult basic education classes can provide.

Using Individualized Instruction

A key component of successful adult education programs is the individualization of instruction. Such individualization can occur in adult classroom settings or more commonly in adult learning centers. In either case, teachers must learn how to develop individualized competency-based instruction and/or individualized course requirements. Each student's competencies must be assessed relative to the competencies required, and an individual plan developed with the student for completing the remaining work to be done. In some programs this will take the form of an individual contract. Individual progress checks should be made to adjust the plan as needed and to let both student and teacher know what progress is being made.

Using Appropriate Assessment Practices

Assessment is not evaluation. No inferences, interpretations, judgments, or decisions are made during the assessment procedure. Raw data are collected which, in turn, may be used for evaluation purposes. Assessment is only one step in the evaluation process.

If adult learners are to develop a specified level of competence, then some means for measuring that competence must be provided. Learner assessment requires clearly stated objectives which can be observed or assessed through demonstrated competence. It is necessary, therefore, to discover what the adult already knows, 1) in order to avoid wasting his or her time in relearning, and 2) to determine at the close of instruction what has actually been learned as a result of teaching. Completion of an objective is not always possible, but a significant movement or growth can be very important for the student's self-image.

In order to achieve these goals, pre- and post-tests are essential. Assessment of skills, however, does not have to be by paper and pencil. Verification of experience and/or demonstration of skills or knowledge may be considered as other alternatives. It is important to assess values and feelings as well as knowledge. To accomplish these more elusive dimensions (but probably more vital for predicting success in the content area), discussion can be used or effective paper/pencil techniques such as the *Likert Scale* or *Semantic Differential* can be used.

For example, part of a pre-test Likert Scale might be as follows: (The student is asked to circle the response best describing his feelings.)

1. Education is an essential ingredient for successful financial planning.

Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree

2. It's WHO you know, not WHAT you know that determines financial success.

Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree

The Semantic Differential asks the student to place an X on the spot which best describes his or her feelings about something (they may also be asked to place a circle where they would *like* to be).

Successful people are:
Rich ______________________________ Poor
Aggressive ________________________ Weak

These tests, used again as post-tests, can reveal if the student has changed attitudes as a result of the course.

Periodic assessment of the students by the staff offers the greatest opportunity for students and staff to reevaluate the effectiveness of techniques or the directions of student learning. After all, the primary use of assessment is to determine the individual student's status with regard to well-defined objectives, rather than with other members of the class.

Designing Evaluation Procedures

The basic steps in evaluating staff development are: 1) list the kinds of data that need to be collected to determine the realization of the stated objectives, 2) collect the data, 3) analyze and interpret the findings to determine to what extent the objectives have been realized, and 4) make recommendations for changing the objectives and/or the program. Some special applications of this process to staff development may be in order.

Evaluation is an ongoing process. Teachers and others in staff development programs are constantly making judgments about the extent to which their objectives are being met. But planning for staff development must also take into account the points at which some kinds of feedback will be solicited and recorded. In a competency-based program this probably means having some kind of baseline data gathered at the beginning of the program and continuing assessment of competencies gained during and by the end of the program. Competencies that have been demonstrated in the course of the program do not need additional assessment at the end.

All those involved in planning, administering, and participating in a staff development program should contribute to its evaluation. Feedback should be elicited from participants, leaders, administrators, and members of the planning committee who are directly involved with the program.

In a competency-based program of staff development, it is clear that staff competencies should be evaluated in light of the specific performance objectives that have been set. The indicators of such competencies should be clearly described. For example, if the desired competency is to be able to assess student's progress in budgeting, a performance objective might specify the ability to construct and correctly use a personal spending plan. One indicator would obviously be the product itself, the personal spending plan; another would be a record of its actual use by the student. The staff development leader, the participant, or a group of participants might make the evaluation based on criteria developed in the course of the instruction.

PROGRAM EVALUATION

Two major functions of program evaluation are: 1) to seek means of improving the program, and 2) to determine if the program is doing what it is supposed to do, i.e., is it valid. These types of evaluation are usually referred to as *formative* and *summative* evaluation. Formative evaluation focuses on gathering data to improve programs, whereas summative evaluation considers the worth of a given program.

More than participant outcomes must be evaluated if programs are to be improved. The teaching strategies and resources used by the staff development leader must be judged for their effectiveness. Here feedback from the participants must be combined with the leader's own evaluation. Such feedback may be gathered on end-of-the-meeting evaluation forms (what was most helpful, what was least helpful, what suggestions for change), through small or large group discussion, or perhaps through interviews by members of the planning committee or outside evaluators.

In addition to evaluating the development of staff competencies and the effectiveness of the teaching, the program planning committee will want to gather data from the participants about the program format. In a final evaluation form, for example, participants can be asked their suggestions about such areas as duration, location, and physical facilities. In all of these written evaluations space should be allowed for additional comments.

SUPPORT FOR STAFF DEVELOPMENT PROGRAMS

For teachers to be committed fully to any change, they must feel they are being supported. That support comes from many sources: 1) administration, 2) students, and 3) community. Whereas moral support is essential, equally important is financial support.

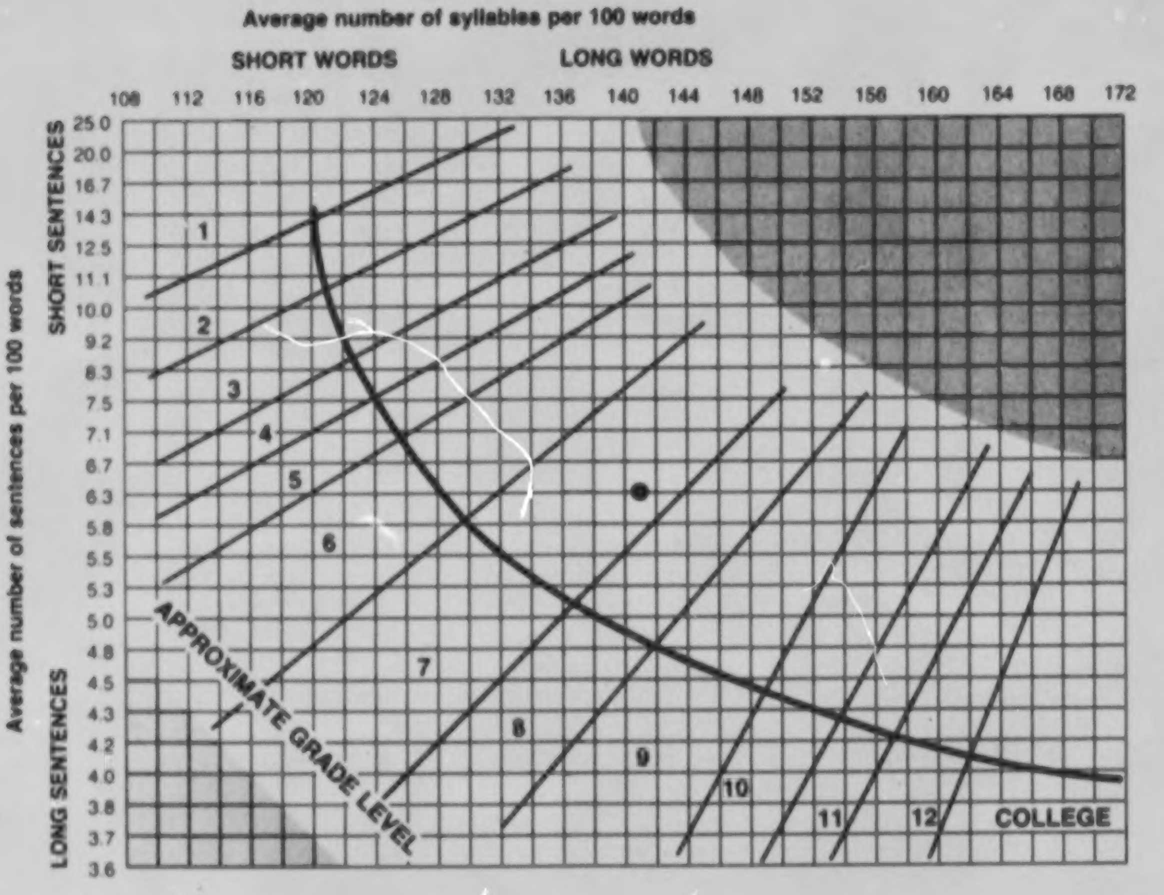
There are several ways such support can be demonstrated. Workshops can be held on "prime time" to show they are so important that it is worth even hiring substitutes for the attending teachers during off time, if necessary. Personnel can be paid for attending. Workshops can be in comfortable settings—just as they are for business executives. And they can be held in places removed from the interruptions of students, staff, or telephones.

Other measures of support include adequate *instructional aids* (media, materials, and human resources), *time* to plan and prepare curriculum and to test it out, and finally, *appreciation* for the work done.

FIGURE 2

GRAPH FOR ESTIMATING READABILITY

by Edward Fry, Rutgers University Reading Center, New Jersey



DIRECTIONS: Randomly select 3 one hundred word passages form a book or an article. Plot average number of syllables and average number of sentences per 100 words on graph to determine the grade level of the material. Choose more passages per book if great variability is observed and conclude that the book has uneven readability. Few books will fall in gray area but when they do grade level scores are invalid.

EXAMPLE:		SYLLABLES	SENTENCES
	1st Hundred Words	124	6.6
	2nd Hundred Words	141	5.5
	3rd Hundred Words	158	6.8
	AVERAGE	141	6.3

READABILITY 7th GRADE (see dot plotted on graph)

FIGURE 3

SUMMARY OF STEPS FOR USING THE CLOZE READABILITY PROCEDURE

1. Select randomly several (maybe 3) passages of 250 to 500 words (depending on whether every 5th or 10th word is omitted).
2. Delete every 5th or 10th word (every 10th gives more context clues but requires a 500 word passage). Leave an additional first paragraph intact to provide a stylistic "set."
3. Retype the passage replacing omitted words with spaces of equal length (usually 10 spaces).
4. Administer the CLOZE passage to students as a group or individually. Instructions are simply, "Fill in the spaces with the words you think the author would have used."
5. Count the number correct (exact word only) and multiply by 2 for percent.
6. Compute the mean (average) of each (of the 3) test given to the class.
7. Compute the mean (average) of those three tests. Thus you are getting the mean of the means. For example:

   Test #1 mean = 40
   Test #2 mean = 33
   Test #3 mean = 50
   3/123

   Mean of means = 41
8. Select the *one* test that is closest to the mean score in step #7*.

   *Test #1 is closest to 41 so should be used for all future students planning to read the given material. Other tests (#2 & #3) are discarded.
9. Duplicate that test to be administered as a group or individual test for any newly entering students.

The reading material can be used with a given student as follows:

1. If students score between 44 and 57 percent, they can read the material *with supervision.*
2. If students score *above* 57 percent, they can read the material *independently.*
3. If students score *below* 44 percent, they should *not* be asked to read the material.

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INTRODUCTION TO THE RESOURCE DATA

Background

The majority of adult basic education students of whatever ethnic background, age, or sex have special problems of income and money management. They may feel that they have little control over their decisions in the marketplace. They are likely to find planning of any kind very difficult. Help with their personal financial decision-making can enhance not only their competencies as consumers, but their concepts of themselves as persons able to cope with the problems of everyday living.

Many adults in the United States lack necessary skills in personal and family financial planning including life and health insurance. For undereducated adults this problem is especially acute. The 1975 Adult Performance Level (APL) Study, for example, reported that 20% of the people surveyed nation-wide functioned with difficulty and another 34%, though functional, were not proficient in everyday skills in such areas as consumer economics, health, government and law, and use of community resources. More persons were functionally incompetent in consumer tasks than in any other area.

Specifically, in the last ten years the number of poor in the U.S. has remained nearly the same (around 25 million). They are often caught in a vicious cycle where low income breeds poverty which produces obstacles to education and motivation resulting in poor health and low levels of education which lead, in turn, to continued low income as the legacy of poverty passes from one generation to the next. One third of the poor in the U.S. today are either Hispanic or Black and more than three-fourths of those who remain poor year after year are Black.

In addition, the U.S. has admitted nearly 2 million immigrants since World War II with rising numbers of Southeast Asians being admitted each year. Few, if any, of these refugees have had previous experience with a "credit" economy such as ours and many soon find themselves in even more serious financial difficulties than other low-income ethnic groups living here.

Use of the Resource Data

The Resource Data section of this publication is designed to provide rapidly available, yet comprehensive, data regarding vital relationships between personal and family financial planning and such variables as age, gender, and ethnicity.

This section is divided into the three basic areas of personal and family financial planning and is symbol-coded to correspond to them. The ◧• pages signify resource data related to Obtaining Resources; the ▮▶ pages, Using Resources; and the ▣ pages, Protecting Resources. Each division is further sub-divided by topics which are listed in the Table of Contents for this section.

Each page is also coded to indicate the age spans to which the resource data apply. If the data refer to all ages between 18 and 75+, the age banding is shaded for all five age designations: 18-24, 25-44, 45-64, 65-74, and 75+. If the data are limited to one or more of these age spans, only those age bands are shaded.

At the end of this section are the references from which these resource data have been selected. This information, based on a comprehensive search of sources, should provide an important resource for teachers working with culturally diverse adults and serve as a guide for their selection of relevant resources for instruction in personal and family financial planning.

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RESOURCE DATA
OBTAINING RESOURCES

Generic Data

Population

18-24	**25-44**	**45-64**	**65-74**	**75+**

- 1980 census showed shift away from Northeast to South and West. Researchers expect 3.5 million births in 1980, a 2% increase over 1979, the highest rate since 1971. (101)
- 1980 census shows substantial growth in rural areas, smaller cities and outer suburbs up to 100 miles from an urban area. (103)
- The median age of the population has been rising.

	males	*females*
1978	26.8	29.3
1979	28.9	31.3

(81:7)

- In 1970 people under 29 constituted a 52% majority. By 2000 people over 30 will constitute a 57% majority. (25)
- Almost half of today's 57 million families consist of two members. (119:53)
- The number of unmarried persons of the opposite sex living together has doubled since 1970. (20:62)
- The proportion of people who live in families at all has been dropping steadily for the past fifteen years. (119:53)
- Divorce rate per 1000 was 5.2% in 1978, 4% higher than 1976, 1977. The median age for men was 32; for women, 29.7. (105)
- There is more than one divorce for every two marriages (1978).

	per 1000 population
Marriages	10.3
Divorces	5.2

(81:12)

- If recent trends continue, one out of every three first marriages will end in divorce. (20:62)
- There were about 5.5 million fewer children under age 17 in 1977 than there were at the start of the decade. (87)
- Of today's 57 million families, those with one child outnumber those with two. (119:53)
- The fastest growing family type is the single parent family accounting for one in five families with children. (119:53)

18-24	25-44	45-64	**65-74**	**75+**

- In fifty years there will be an estimated 43 million older Americans, almost twice as many as there are now. (89)
- The over-65 population constitutes 11-12% of the population. (90)
- Those of retirement age accounted for 42% of all those residing alone in 1977. (86:1)

Income

18-24	25-44	45-64	65-74	75+

- It is estimated that the number of affluent adults will grow to at least 12 million in 1980; this number represents six percent of the U.S. adult population. (46:11)
- Proportion of family earnings, 1978:
  22% of nation's families earn more than $25,000 annually—38% of the total income of the nation;
  50% of nation's families earn $10,000-$25,000—51% of the national income;
  14% of nation's families earn $6,000-$10,000—8% of the national income. (33:10)
- About one out of five families has an income less than one-half that of the family commonly considered typical. (64:18)
- Median Family Income:

1978	$17,640
1979	19,684

  Up 11%, most of which was wiped out by an inflation rate of 11.3% (108)
- The U.S. has become increasingly national and less regional during the last decade, 1970-79. In 1960 per capita income in the five most affluent states was 85% greater than in the five least affluent. In 1979, that difference contracted to 47% (12)
- From 1978-2000 per capita income will grow 2.5%, less than growth from 1969-1978. (55)
- Estimated poverty level, 1976, for family of four: $5,780. (20:62)
- The poverty level for a non-farm family of 4 (1978) was $6,191 compared to a welfare recipient's income of $3,089 per family. (38:59)
- Poverty levels for non-farm families by number of members (1980):

1	*2*	*3*	*4*	*5*	*6*
$3790	$5010	$6230	$7450	$8670	$9890

  (Office of Management and Budget)
- The Bureau of Labor Statistics, in 1977, proposed three budgets for an urban family of four:

lower-standard	$10,941	
moderate-standard	16,236	
higher-standard	23,759	(65:19)

- The Bureau of Labor statistics proposed three budgets for an urban family of four (Autumn 1979):

lower	$12,585	
intermediate	20,517	
higher	30,317	(95)

- Family of four AFDC income for 1981 is lower than 1980. Based on the maximum monthly grant as of January 1981 of $550, the recipient will take in $6,600, barring cost-of-living adjustments or cut-backs. This is $850 below the poverty level. (S.F. Social Services Staff Development Department)
- Practically all households with incomes (1978) above $15,000 a year are husband-wife couples. (113:25)

18-24	25-44	45-64	65-74	75+

- In 1977 the poverty line for an elderly couple was about $3,600. (61:225)
- In 1978 a Social Security recipient's income was $3,144 per person and a welfare recipient's income was $3,089 per family; the 1978 poverty level for a non-farm family of 4 was $6,191. (38:59)
- Millions of the elderly today are forced to depend solely on their Social Security benefit checks which alone are not adequate to provide a decent standard of living. (11)
- 77% of those 65 or more have an income less than the median. (88)

- Even if the average private pension monthly benefit in the mid-1970's of less than $200 is added to the average Social Security benefit check of $400 for a couple, the total amount of annual income comes to only about $7,000. (5:903)
- 1978: three budget levels for urban retired couples: lowest, $5,514; middle, $7,846; highest, $11,596. (86:11)
  1979: three budget levels for urban retired couples: lowest, $6,023; middle, $8,562; highest, $12,669. (Office of Management and Budget, Bureau of Labor Statistics)
- There are more than 8 million retirees in the U.S. who depend on private pensions. (49:73)

Employment/ Unemployment

18-24	25-44	45-64	65-74	75+

- Unemployment, March, 1978, 6.6% compared to 4.9% in 1970. (21:67)

	unemployment figures		
	total	*males*	*females*
January 1981	7.4	7.2	7.7
1980	7.1	6.9	7.4
1979	5.8	5.1	6.8

(35: tables 1-10)

- A survey of how people find work (1981) Public employment agency — 27.6; Private employment agency — 6.1; Employer directly — 72.5; Placed or answered ads — 31.6; Friends or relatives — 14.0; Average number of methods employed — 1.58. (94)
- The average duration of unemployment has been rising steadily since a January 1981 figure of 14.4 weeks. (94)
- In many instances class, not race, determines whether a person is employed or not. (21:60)
- The onslaught of automation creates unemployment. (21:67)
- An estimated one of every 20 workers held two jobs or more in May 1978. (57:59)
- Moonlighting was formerly confined to lower-income or blue collar workers, but is now rapidly permeating all segments of society. About 5 million people are moonlighting in registered jobs; uncounted numbers hold casual positions for cash. Factors cited include inflation and income needs of growing numbers of divorced and single parents. (110)

See also Generic/Education

Education

18-24	25-44	45-64	65-74	75+

- More than 51 million adults in this country do not have a high school diploma or its equivalent. (96)
- 15% (23 million) adults are functionally illiterate. 39 million more are marginally illiterate (1980). (44)
- The proportion of persons with fewer than 6 grades of school on public assistance is more than double that among those with 6-8 years and almost 4 times that among those with 9-11 years (1974). (8:43)
- Only three of ten men and women maintaining families have formal education beyond high school. (86:2)
- Participation in Adult Education by income (1972):

less than	**$ 6,000**	15.4%
	$ 6,000 - $9,999	11.0%
	$10,000 - $14,999	33.8%
	$15,000 - $24,999	19.5%
	$25,000 or more	20.3%

(15:21)

- 1976 ABE enrollment in the U.S. was 1,700,000, 35% of whom were unemployed. (8:64)
- 17% of adults from families with incomes of $15,000 or more are involved with learning activities — double the rate of families with incomes under $10,000. (15:23)
- The major pool of adult learners is made up of middle-income individuals. (15:23)
- Today 17 million adult learners are enrolled in college. (15:21)
- In 1979, one out of four adults will participate in some form of organized instruction. (25)
- The average adult over 25 has 12.3 years of formal schooling, up from 9.3 years one generation ago. (25)
- 40 million Americans are in a state of transition regarding their jobs or careers. 60% of those plan to seek additional education. (25)
- 15% of the participants in Adult Education are younger than 25. (29:22)
- By 1990 the number of learners between the ages 18-22 in college is expected to decrease by 30%. (15:21)
- In school year 1977-78, 74% of persons 17 years old were graduated. This figure has fluctuated since 1963-64 with a high of 76.7% in 1967-68 and a low of the 1977-78 cited above. (97)

18-24	**25-44**	45-64	65-74	75 +

- Approximately 40% of the participants in Adult Education are in the 25-34 group, and approximately 30% are in the 34-44 age group. (15:339)

18-24	25-44	**45-64**	**65-74**	**75 +**

- Approximately 15% of the participants in Adult Education are over age 44. (15:339)
- 1.7 million Americans over 55 years of age are already enrolled in formal education of one kind or another, and more will be enrolling. They feel a need to recapture the sense of self that the mass society has snatched from them. (125:26)

18-24	25-44	45-64	**65-74**	**75 +**

- In 1974, 5% of persons 65 and over had less than 5 years of schooling, only one-third continued beyond the 8th grade, 73% had 6-8 years of schooling, and 22% had 9-11 years. (82:10)
- "Education begets education, and since older people have so little to begin with they are less likely to return to instruction later in life." (129:340)
- Educational attainment of adults, aged 65 and over (1974):

less than 5 years	5%	
6-8 years	73%	
9-11 years	22%	(82:10)

Attitudes

18-24	**25-44**	**45-64**	**65-74**	**75 +**

- The majority of the American middle class
  - — are likely to retain the cultural assumptions held by Americans for generations;
  - — likely do not believe in the retention of ethnic culture; and
  - — are likely to think the "American way" is endangered. (2)
- The American middle class is likely to believe the plight of the poor is due to individual weakness rather than to the fabric of society. (2)
- The American middle class is likely to distrust welfare agencies, governmental aid, politicians. (2)
- The majority of the American middle class is likely to
  - — want a home in the suburbs, good schools and the "good life",
  - — want more education and income for their children than they have had. (2)

- Many Americans, liberated from obsessive concern with income since World War II, have found increased importance in non-material needs, such as challenging and significant work and identification with the community. (100)

18-24	25-44	45-64	65-74	75 +

- It would appear that youth has hope of achieving a stable, secure life. (2)

18-24	25-44	**45-64**	65-74	75 +

- Many middle-aged are likely to place strong value on job security. (2)

18-24	25-44	45-64	**65-74**	**75 +**

- Sometimes elderly are poor because they will not accept non-cash benefits that they consider welfare: they know of available benefits, but are too proud to accept welfare. However, many elderly do not know of available benefits. (61:225)
- The elderly value
  - —community services including adult education, recreation, and transportation;
  - —the opportunity to partake in interests, jobs, or activities not possible before retirement;
  - —friendships and companionship. (7:200)

Gender Data

Women and Work

Population

18-24	**25-44**	**45-64**	**65-74**	**75 +**

- The number of men living alone has increased 60% in the last seven years. The number of women living by themselves is up 35%. (86:1)
- Between World War II and 1978 the number of working women more than tripled, and working mothers increased more than 10-fold. (83:1)

18-24	25-44	**45-64**	65-74	75 +

- Since 1940 the proportion of women aged 45-64 in the work force has jumped 2.5 times. (12:924)

18-24	25-44	45-64	**65-74**	**75 +**

- The 65 and older population of the future will be largely female, most of them widows. (89:33)
- Since 1940 the proportion of women aged 65 and over in the work force has quadrupled. (12:924)

18-24	**25-44**	45-64	65-74	75 +

- Since 1940 the proportion of women aged 35-44 in the work force has doubled. (12:924)

Income

18-24	**25-44**	**45-64**	**65-74**	**75 +**

- A working wife's contribution to the family has become more significant. The proportion of husband-wife families in which both spouses work is the same as that for families in which only the husband works. (90)
- Typically, Black wives contribute 32% of the family income; wives in white families provide 25%. (88)
- Among all wives who worked in 1978, the median contribution was more than one-fourth of the total family income. Among those who worked year round, full-time, it was nearly two-fifths. (84:3)

18-24	25-44	45-64	**65-74**	**75 +**

- Large numbers of retired persons, particularly single women, have incomes of less than $5,000 a year. (113:25)

Employment/ Unemployment

18-24	**25-44**	**45-64**	**65-74**	**75+**

- Multiple job holding remained highest for married men and lowest for married women; it includes both married and single. Multiple job holding is higher for men who have wage and salary earnings of $200 or more a week than for those who earn less. (57:59)
- From 1968 to 1978 dual-earner families (those with wives working as well as husbands) rose 25%. The couples are usually younger than so-called "traditional" (husband only working) families, more educated, 58% have children (compared to 60% "traditional"), and have a considerably higher income. (35)

18-24	25-44	45-64	**65-74**	**75+**

- Many women over 60 years of age lack marketable job skills. (123:26)
- Women, 65 years and over, who are employed: 8.2%; White, 8.1%; Minority, 9.5%. (83:2)

Education

18-24	**25-44**	**45-64**	**65-74**	**75+**

- Nearly one of every three American women lack the basic education and job skills needed to survive in today's society. (123:26)
- Percentage of adult population who have completed high-school (1978):

Male	65.6%	
Female	64.4%	(74:224-5)

- Of the 1,700,000 ABE enrollment (1976), 55% were women. In most cities 2/3 of ABE participants are women. (8:64,67)
- Between 1969 and 1975, women in adult education increased 45% , compared to 18% for men. (25)
- Women, outnumbered 3 to 2 on U.S. college campuses just a decade ago, have pulled nearly even with men and soon may outnumber them. The enrollment trend has been attributed to women's desire for better jobs. (127:16)
- Both Black and white women with some college education earn less than a Black male with eight years of schooling. (34:11)

18-24	**25-44**	**45-64**	65-74	75+

- Adults aged 25-64 who have completed high-school (1978):

Male	72.6%	
Female	72.0%	(74:224-5)

18-24	25-44	45-64	**65-74**	**75+**

- Adults 65 and over who have completed four years of high-school (1978):

Male	36.0%	
Female	38.5%	(74:224-5)

Women as Heads of Households

Population

18-24	**25-44**	**45-64**	**65-74**	**75+**

- Children in one parent families: 1970 — 12%, 1979 — 19%. (120)
- Of all parents, 19% were single in 1979; 11% in 1970; 17% were mothers, 2% were fathers. (120)

Income

18-24	**25-44**	**45-64**	**65-74**	**75+**

- About 34% of all families with a female householder and no husband present had incomes below $5,000 in 1975. (99:46)
- Eighty-four percent of families with women as head received less than $15,000 income. (88)

- One out of 9 of the male-headed families live below the poverty level; one of every 3 women-headed families live below the poverty level (1976). (40:33)
- The average median income for single mother families was $7,125 in 1978. 42.4% of single mothers lived below the poverty level in that year. (92)
- Welfare payments for women often are more than they can make in wages: thus, a disincentive for finding work. E.g., if a man earning $2 an hour at a full-time job abandons his wife and two children, the family income would increase by 50% from welfare. (22:106)
- The worst off economically are "displaced homemakers," women who have lost their husbands because of death, desertion or divorce and are forced into the job market. (123:26)

Employment/ Unemployment

18-24	**25-44**	**45-64**	**65-74**	**75+**

- Virtually all one-parent families are headed by women who are triply handicapped — by childcare costs, lack of marketplace skills, and job discrimination. (27:472)

18-24	25-44	45-64	65-74	75+

- Lack of education and marketable skills, lack of experience, and employers discriminatory attitudes, significantly reduce young teenage mothers' chances for employment. (58:25)

Education

18-24	**25-44**	**45-64**	**65-74**	**75+**

- Women want to share the belief that the route to fulfillment of the American Dream is by perseverance and education. Yet cultural as well as economic factors often kill the dream. (34:16)
- For working women with little formal education engaged in service jobs, the difference between their salaries and those of men in the same work was 63%. For sales workers it was 57%, and for assembly-line workers 41%. For women with five or more years of college the average gap between their salaries and men's (of equal education) was 35%. For women with four years of high school it was 42% and increased as the level of educational attainment was lowered. (8:53)
- Parental education is lower in single parent families headed by mothers than in 2-parent families headed by fathers. (94:15)

Minority Women in the U.S.

Income

18-24	**25-44**	**45-64**	**65-74**	**75+**

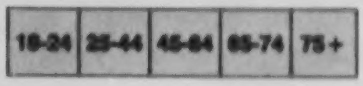
- In 1975, Black families headed by women earned a median income of $4,898; white families headed by women, $7,651; Hispanic, $4,785. (99:43)
- The median income (1978) for Black single mothers was $5,888; for Hispanics — $5,578; for whites — $9,911. (92)
- % below the 1978 poverty level among single mothers: Black — 50.6%; Hispanic — 53.1%; white — 23.5%. (92)
- In 1978, 19.2% of Black single mothers earned less than $3,000, 16.6% of Hispanic single mothers and 9.6% of white single mothers earned less than this amount. 74.3% of Black single mothers earned less than $10,000 compared to 75.9% Hispanic and 50.5% white. (92)
- Mexican-Americans having incomes less than $5,000 (1975):

Female	76%
Male	35%

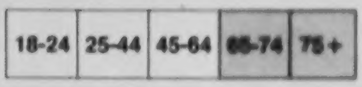
(34:13)

- Minority women are making more economic progress than minority men. Black women earn 92% as much as white women. Hispanic women make 82% as much as white women. (122)
- While the gap between the earnings of Black women and white women is closing, Black women wage-earners still are relatively low on the economic ladder. (36:96)
- Hispanic women tend to be suspicious of the women's movement; they have seen little evidence of white women exhibiting an understanding of the minority-wide issue of redistribution of income levels. (34:13)

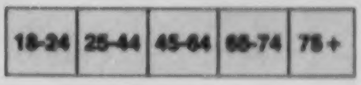
Heads of Households



- 36% of Black families were headed by women in 1976, an increase of ⅓ since 1966. (85:8)
- 44% of Black children are in single parent families (1979). (92)
- 14% of Mexican-American families are supported by women, half of whom earn less than the poverty level. (34:13)



- Black elderly families headed by Black women are much more likely than white families to have young children in them: 40% of all Black families headed by women 65 and over had children under 18 living with them, compared to 10% for whites. Social service programs are based on the assumption that the childrearing responsibilities of the elderly are no longer operative; therefore, Black elderly families do not have much-needed child care services. (37:4)



- Black women have taken jobs that few others would accept. (34:10)
- Too many Black women have no choice but to work as well as manage home and children. (34:10)
- The quandry of many Black women is how best to distribute their energies against the multiple barriers of poverty, race, and sex. (34:11)
- Although many Asian-American women are highly educated they are concentrated in jobs such as bookkeeper, file clerk, typist. They are qualified for better jobs but are the victims of sexism more than racism. (34:14)
- It has always been customary for the Asian mother to work. Children do not stop her. A larger percentage work outside the home than do other groups.

Asian-American women	50%	
Filipino women	55%	
Japanese and Chinese women	49%	
Korean women	42%	(34:14-15)

- The husband is the family head in Korea's patriarchal society. The fact that in America Korean women found jobs more readily than men (1974) created problems at home. (9:171)
- Unemployment, January 1981 for women:

	unemployed	*not in labor force*	
white	6.4	32.2	
black and others	11.5	26.1	(35: tables 1-10)

- More Black wives work outside the home than white wives. And more white wives work outside the home than Hispanic wives. (35:46)

Education

18-24	25-44	45-64	65-74	75+

- Many minority women are high school dropouts. They look to relevant educational programs. They feel a lack of specific information concerning such programs. Those who are in college today are the first in their families to be there. There is no role model to emulate. (34:16)
- The Black woman's aspirations toward education are associated with an emphasis on career possibilities that will make possible, or make easier, the maintenance of the family. (34:11)
- Mexican-American women have an average of 9 years of schooling; 23% have high school, 2.2% over 25 have college. (34:13)
- Hispanic parents recognize the value of education as a tool for survival in a complex society. There is a sense of pride about a daughter's achievement at college. But parents also want their daughters to remember their traditional family values and roles. Thus, the young woman becomes vulnerable to the despair and frustration that account for the high dropout rate of Hispanic women. (34:13)

Ethnicity Data

Population

18-24	25-44	45-64	65-74	75+

- In the U.S., Blacks, Hispanics, and undocumented aliens total more than 25% of the population. This means that one out of every 4 persons living in America has behavior patterns influenced by backgrounds considerably different from the mainstream, and their status is lower than most of American society. (5:173)
- Proportion of U.S. population (March 1976):

	White	*Black*	*Others*	*Hispanic*
March 1976	86.7%	11.5%	1.8%	5.3%
1978 Projection	77.0%	12.0%	2.0%	9.0% (99:54)

- 1980 Percent of Population:

	White	*Minority*	*Black*	*Spanish Origin*
1970	87.5	12.5	11.7	4.5
1980	83.2	16.8	11.7	6.5

(San Francisco Chronicle, February 24, 1981)

- 1980 Population increase by race 1970-1980:

(millions)	*White*	*Black*	*Spanish Origin*	*Asian/Pacific Islander*	*American Indian Eskimo, Aleut*
1970	177.7	22.6	9.1	1.5	.8
1980	188.3	26.5	14.6	3.5	1.4
% increase	6%	17%	61%	128%	71%

(San Francisco Chronicle, February 24, 1981)

- The Black population in the suburbs has increased faster than the white population since 1970, amounting to 5.2% growth for Blacks and 1.4% for whites. (20:62)
- The Census Bureau regards "Spanish origin" as an ethnic, not a racial group. In 1980, 56 percent of the Spanish-origin residents called themselves whites while 40 percent identified themselves as "other" in racial grouping. The Census Bureau listed them as white or non-white, according to their preference.
- The largest settlements of Hispanic population (1978): Los Angeles, 1.6 million; New York, 1.3 million; and Miami, 430,000. (39:51)

- There is an estimated 400,000 undocumented Mexican workers age 15 and over in the U.S. (60:19)
- If the present trend continues, by 1990 California will become the first third-world state when minorities will comprise 60.7% of the total population. (41:35)
- Thirty-six percent of California's pupils are ethnic minorities, a gain of 12% in the last ten years. Students with Spanish surnames comprise nearly 21% of the statewide student body. (79:35)
- By 1983, there will be an estimated 600,000 Indo-chinese residing in the U.S. (48)
- Although the median age for non-whites is rising, it is still below that of whites:

	whites	*non-whites*	
1970	28.9	22.7	
1979	30.9	24.9	(92)

- Life expectancy (for those age 50):

	Male	*Female*	
White	74.3	80.3	
Black	72.4	77.9	
Asian	76.3	82.3	(102:14)

[illegible]	25-44	45-64	65-74	75 +

- The Hispanic population is a young one: it has a median age of 20.1 years, compared with 23.5 for Blacks, and 29.6 for whites.

18-24	25-44	45-64	[illegible]	[illegible]

- About 60% of the Black aged live in and around cities, and 55% of the white aged. (7:201)
- The Black elderly (28%) tend to live with their children. (7:201)
- Since 1970 the elderly Black population has been increasing more than twice as fast as the overall Black population. (89:22)
- Only about one of every 29 persons 65 and over is Hispanic (1974). (5:16)
- Only 5% of the Spanish-origin population is over 65 (1979). (92)

Income

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

- Percentages of white families with low income:

	% all families	*% married couples*	
under $3,000	2.6	1.6	
under $10,000	21.4	17.4	(92)

- 1978 median family income: Black, all families — $10,879; married couples — $15,913; Hispanic, all families — $12,566; married couples — $14,720; white, all families — $18,368; married couples — $19,638. (92)
- 1978 percentage of families below poverty level:

Black	29.5%	
Hispanic	20.9%	
White	7.3%	(92)

- 1978 median family income for Hispanics:

Puerto Ricans	$ 8,300	
Mexicans	12,800	
Cubans	15,300	(93)

- Households by total money income, 1977:

	White	*Black*	*Hispanic*	
Below $5,000	13%	14.5%	14.0%	
$5,999-$9,999	19%	32.5%	35.5%	
$10,000-$17,499	27%	28.0%	29.0%	
Above $17,500	40%	25.0%	21.5%	(91)

- The median income of non-whites did not change much in the 70's.

1970	$10,169
1975	10,495
1977	10,142

The percentage of income compared with whites ranged from 60% to 65%. (81)

- Nearly 27% of Hispanic families in the U.S. earn under $7,000 a year; only 16.6% of non-Hispanic families fare as badly (1978). (39)
- The top 20% of Black population accounts for 45% of Black income (1978). (5:62)
- Percentage of families receiving less than $15,000 (1975): Black, 72%; Hispanic, 70%. (88)
- After 15 years, immigrants in general (Mexicans excepted) earn more than natives with the same characteristics. After 20 years, their earnings are about 16% higher. (115:29)
- Immigrant sons of foreign-born parents have earnings that are 8% higher than those of native sons. (115:29)
- The second generation (those children of foreign born parents) has a 6% earnings advantage over the third generation. (60:19)

18-24	25-44	45-64	65-74	75+

- Chicanos have experienced a migration from the rural areas to the cities for skilled jobs, higher wages, and education. Children are earning more than their parents ever dreamed of, and have risen higher on the social ladder than parents, uncles, or even older brothers and sisters. The migration has broken down the Chicano tradition of the extended family. (47:215)
- In the North and West, young Black husband-wife families (husband under 35) in which both spouses were earners achieved and maintained incomes equal to those of their white counterparts. In similar families in which the husband only works, Blacks had median incomes ranging from 64% to 86% of their white counterparts (1976). (111:5)

18-24	25-44	45-64	**65-74**	**75+**

- Most elderly Blacks cannot qualify for Federal government programs which assist home purchasers since these programs require that such persons be in the moderate income level. (37:36-7)
- For elderly Blacks and other minority groups the poverty ratio is one out of two. (20:62)
- Many minority elderly persons have no retirement pensions or social security benefits to rely on and find it impossible to buy the necessities of life. (Sen. Claude Pepper (Fla.), Hearing Before the Select Committee on Aging, March 29, 1978)
- 1978 percentage of people 65 and over below the poverty level: Blacks — 33.9; Hispanics — 23.1; whites — 12.1 (92)

Employment

18-24	**25-44**	**45-64**	**65-74**	**75+**

- There are more Black and Hispanic workers employed in blue collar jobs than any other category (1977):

	White Collar	*Blue Collar*	*Farm Workers*	*Service Workers*	
White	69.4%	26.7%	2.3%	5.5%	
Black	18.7%	27.6%	1.3%	13.6%	
Hispanic	19.5%	28.5%	3.1%	9.2%	(91:12-16)

- Proposition 13 has caused a cessation of jobs in the public domain formerly open to Blacks. (21:67)
- The Black community is not only paying a large price for race discrimination, but it is suffering serious consequences from the effects of sex discrimination as well. (36:98)

- Refugees from S.E. Asia who arrived after 1978 face even greater problems of adjustment and employment. They are comparatively less educated and have fewer marketable skills and poor language abilities. This second group shows an increasing reliance on cash and medical assistance. (60:19)

Education

18-24	**25-44**	**45-64**	**65-74**	**75+**

- Blacks resent the fact that low income and desegregation orders frequently deny Black parents the opportunity to make economic or educational choices for their children. (1:99)
- Almost all Korean immigrants are well-educated. A large part of the immigration to the U.S. after 1968 consisted of professionally trained people. (9:171)
- From a background of unskilled labor and being objects of discrimination, Asian-Americans have reached comparatively high levels of educational and occupational achievement. (34:14)

18-24	25-44	45-64	65-74	75+

- For young Black men, the disadvantages of family background have become *the* deterrent to attainment of parity with whites in years of school completed and labor market achievement. (29:102-3)

18-24	25-44	45-64	**65-74**	**75+**

- Adults 65 and over who have completed four years of high school (1978):

White	39.7%
Black	14.8%
Hispanic	16.2%

(74:224)

18-24	**25-44**	45-64	65-74	75+

- Dropouts among 14-34 year olds:

	Oct 1970	*Oct 1978*
White	15.2	12.4
Black	30.0	19.8

(97)

18-24	**25-44**	**45-64**	**65-74**	**75+**

- High school graduates in general population (1979):

	White	*Black*	*Hispanic*
25 and over	70%	49%	42%
25–34	86%	73%	54%

(92)

Attitudes

18-24	**25-44**	**45-64**	**65-74**	**75+**

- Some Blacks value Black dialect. Its voice, tone, and gestures set it apart but it often inhibits employment. Foreign accent also can be an inhibiting factor to getting a job. (Recommendation of Task Force)
- Blacks resent the association of blackness and poverty. (5:6,49)
- Most Hispanics want to get ahead in their work; they want work that gives them intrinsic satisfactions. (6:438)
- The Hispanic tend, somewhat more than other Americans, to aim their young people toward professional jobs. (6:438)

18-24	25-44	45-64	**65-74**	**75+**

- The aged Chicano is independent. He does not want to be a burden. He cherishes ownership of his own home. (47:216)

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RESOURCE DATA
USING RESOURCES

Generic Data

Expenditures

18-24	**25-44**	**45-64**	**65-74**	**75+**

- Both poor and elderly people spend their money much as others do. Of primary concern is shelter, food, and transportation. Whatever money might be left over after these essentials is used for clothing and health items. (Marion G. Marshall, Consultant, Programs for the Older Adults, Cal. Dept. of Ed.)
- A lower budget ($12,585 in fall 1979) family of four spends 50% of income on food and housing. An intermediate budget family ($20,517) spends 46.7%; a higher budget family spends 43.8%. (95)

18-24	25-44	45-64	65-74	75+

- Young people want to acquire overnight the good things in life that it took their parents 10 to 20 years to accumulate. (32:59)

18-24	25-44	**45-64**	65-74	75+

- The majority of the middle-aged are likely to value a stable family life, home ownership, and a good neighborhood, and to find financial demands, because of children, mortgage, or time payments heaviest at this juncture. (2)
- The American middle class is likely to prefer possessions to experiences: house, car, clothes, appliances hold higher value than good wine, travel, books. (2)

Financial Planning

18-24	**25-44**	**45-64**	**65-74**	**75+**

- Our personal economic system is so complex that it is almost impossible for anyone to understand the facets of economic life. (53:43)
- Four out of five Americans, even college graduates, would flunk an eighth grade quiz on their personal finances. (53:41)
- Only about 40% of American families have taken the time to design a long-range financial plan. That includes goals for five to ten years down the way and a program for meeting those goals. (31:59)
- The poor may have low self-esteem which often displays itself in numerous apathetic reactions and the search for material pleasures of the day without regard for the future. (Recommendation of Task Force)
- Some 80% of all divorced Americans remarry within a few years. The financial issues easily become quite complex when there are two or more households involved. Many couples enter the problem with the attitude that it will all work out alright. However, careful planning is necessary. (50:18)
- In dual income households the second income is often frittered away. It is necessary to draw up a budget that sets out the family's priorities and goals. (Dr. Jarle Brors, President of the National Institute of Marriage and Family Relations)
- Dual-income families should try to cover day-to-day living expenses with the larger salary while using as much of the additional income as possible for savings, financial growth, longer vacations, and other goals. (Robert Gibson, President of the National Foundation for Consumers Credit)
- Personal financial management has been made increasingly difficult by inflation, labyrinthine tax laws, expanding employee benefits, estate planning, a bewildering variety of savings plans, insurance policies, investment opportunities, and financial products that have flooded the market. (53:41-44)

- For the "haves", the problem is making them aware that the supply of resources is not bottomless and that proper management is necessary lest the supply become exhausted. For the "have nots", the problem is getting the most from the resources available to them. (128:3)

18-24	25-44	45-64	65-74	75+

- 73% of persons between ages 14-25 say they spend more money than they want to. (73:7)
- Young, newly married, childless couples, who are often better off financially than they will be in the near future must resolve life-style consumption value differences between partners, lack financial goals and plans, and have a wide (but not deep) knowledge of available products. (62:26)
- It would appear that youth show declining interest in idealism and growing interest in such material goals as wealth and status. They seem to value money, not for traditional status symbols, but for their own particular desires. (12)
- The National Assessment tells us that many young adults do not know the basics of consumer math and as a result are "duds" in the marketplace. (54:259) (19:22)

18-24	25-44	**45-64**	65-74	75+

- Older married couples with dependent children are characterized by wide and deep product knowledge, and are stronger financially than in earlier stages. (62:27)

18-24	25-44	45-64	**65-74**	**75+**

- The retired couple with an empty nest usually have an advantage in the marketplace because they generally have mature complementary marketplace knowledge and skills. (62:27)

Effects of Inflation

18-24	**25-44**	**45-64**	**65-74**	**75+**

- One out of every 18 consumers is in deep, unmanageable debt, compared with one in 20, 18 months ago. Reason: to make up for loss of their buying power. More and more consumers borrow to try and "beat" spiraling inflation. (114:34)
- When the alternative is posed between changing our lifestyle to have less consumption of physical goods on the one hand, and enduring risks of continued inflation and unemployment on the other, the American people opt for a change of style by a 77 to 8% majority. (30:161)
- Inflation is causing the consumer to spend out of fear that he had better buy now or it will only cost more tomorrow. The higher the price, the better the quality, the more they are buying. (26:62) (31:59)
- After years of inflation, families are doing more than cutting corners. They are shifting lifestyles, making economy a habit; they are willing to change their habits. (42:16)
- According to the Bureau of Economic Statistics, an urban consumer who in 1967 spent $100 on a variety of items, spent $258.40 on the same items in December 1980. (84)
- The consumer price index rose 11.8% from 1979-1980. The average weekly salary for a worker in manufacturing for the same period rose 6%. (84)
- Increases 1979 to 1980 in specific consumables:

food	12.3%
housing, total	13.5%
rent	8.1%
medical care	9.9%
clothing	6.6%
transportation	15.1%

(84)

18-24	25-44	45-64	**65-74**	**75+**

- Inflation hits older people the hardest because it erodes the value of retirement savings and reduces the buying power of fixed-income pension and other benefits — particularly in the areas of such necessities as income maintenance, insurance, taxes, public transportation, and medical care. (38:59)

- About 80% of monthly pension benefits to pension fund holders and Social Security recipients is going into checking accounts to meet bills instead of into savings accounts as it was through much of the 1960's and early 1970's. (28:12)

Consumer Practices

16-24	25-44	45-64	65-74	75+

- Many low-income families have a great need for consumer education because they have limited resources and do not know how to manage their resources efficiently. (45:40)
- It is estimated that consumer changes will come about much more quickly among middle and upper class consumers, younger consumers, and more slowly among the poor, the elderly, and the rural. (18:42)
- A process of information gathering exposes the low income person to a plethora of goods that they cannot buy, now or in the foreseeable future. The search many times is not made because it is too psychologically costly. (19:58)
- Exclusive attention to price as a shopping criteria may be typical of very poor families. (43:57)
- Even the best consumer practices will not solve the problem of poverty, but good consumer practices might alleviate some of the worst aspects. (76)
- *Low income* persons (below $5,000) are more concerned with a store's reputation, advertising appeal, and popularity with friends; *more affluent* shoppers were impressed with the speed of a store's checkout system and its low prices, large inventory of new products, and dependability. (68:352)
- There is a positive correlation between scope of shopping and consumer income and educational levels. (49:56)
- Advertising tends to have less influence on middle class than it does on lower class people who rely heavily on advertising and reduced prices. (52:693-4)
- The change from the personalized shopping in the small store to the prepackaged, brand name items has left the consumer vulnerable to the tricks of advertising. (43:834)
- Since two income couples have little time to choose their purchase, brand names become increasingly important: thus, they are less able to practice good consumer habits. (66:84)
- Profile of the typical consumer "head over heels" in debt:
  — head of a 3-person household
  — mid-thirty's in age
  — gross annual income of around $13,500
  — installment debts averaging $7,200 to nine different creditors
  — spending roughly $356 per month more than is earned per month by using credit to fill the gap. (114:34)
- In 1979 the average price of a home jumped to $62,000. By the credit rule-of-thumb, paying no more than 25% of pre-tax income, only 13% of the population can afford new home ownership. Thirty-eight percent of all buyers ignore that rule. (31:66)
- Inflation discourages savings. Americans are increasing their debts 50% faster than their incomes: they spend nearly 25% of the after-tax income on debt service. (125:38)

16-24	25-44	45-64	65-74	75+

- More young people are buying on credit today, especially those with incomes in the $14,000-$30,000 range.
  — Credit is more readily available than it was 10 or 20 years ago;
  — Inflation has put psychological pressure on people to buy now before prices rise still higher;
  — Young people want to acquire overnight the good things in life that it took their parents 10-20 years to accumulate. (32:59)

- Marketplace problems for the young, newly married, childless couples include lack of or differing savings habits, susceptibility to bait and switch skills, overmobility resulting in lack of familiarity with the marketplace, mail order fraud, and impulse buying. (62:26)

18-24	25-44	[✓ 45-64]	65-74	75+

- The majority of the American middle class is likely to have a mortgage, buy on time payments, and owe money. (2)
- There is a staggering increase of Americans who retire earlier, at 55, to enjoy life more and to work and consume less. Every conceivable non-work non-consumer activity is on the rise, from visiting museums to TM to jogging. (30:161)

Gender Data

Financial Planning

[✓ 18-24]	[✓ 25-44]	[✓ 45-64]	[✓ 65-74]	[✓ 75+]

- In the past few years, women believe they have become considerably more informed and concerned about money and work; 32% feel more confident about their financial abilities. (63:103)
- Women, although determined to control their own finances, have unrealistic expectations about their futures. Many women acknowledge their lack of financial expertise. Many women are aware of how little they are preparing for contingency and old age. (63:96)
- Most Hispanic women do not plan expenditures because the husband spends the money other than for food. (Recommendation of Task Force)

[✓ 18-24]	25-44	45-64	65-74	75+

- The National Assessment tells us that 15% of all young adult women fell below the national average on the basics of consumer math. Men were 15% above the national average. (19:23)

Consumer Practices

[✓ 18-24]	[✓ 25-44]	[✓ 45-64]	[✓ 65-74]	[✓ 75+]

- Women resent the sexist factors deeply rooted in our social, legal, and economic systems: e.g., the myth that they are unable to handle money. (75:1)
- When they want something they can't afford, most women wait until they have the cash or forget about it. They borrow from banks only for major purchases: e.g., car, house, or to finance their educations; few have borrowed to pay off debts or start a business. Women are careful of money in the present, but are not storing it. (63:48)
- Housewives are especially prone to become victims of the "home improvements rackets". (24:5)
- As women shop, images draw them in. Advertisements tend to increasingly heighten women's insecurity so that the product might be sold. (43:824)

Ethnicity Data

Expenditures

[✓ 18-24]	[✓ 25-44]	[✓ 45-64]	[✓ 65-74]	[✓ 75+]

- "Necessaries of life can only be defined in terms of the culture a person lives in." (Adam Smith)
- A rise in the minority group incomes, brought about by occupational upgrading, is giving the minority population greater discretionary spending power and latitudes for upgrading their way of life. (5:171)
- As incomes rise, the strongest demand by minorities will be for products associated with an over-all upgrading of their standard of living, such as education, housing, and medical and personal care. (5:72)

- The average Hispanic family, because of its size (4+ persons per family), spends 10% more for food than non-Hispanic families. (The average Black family is 3.9 persons, and the average white family is 3.32 persons.) (5:16,38)
- The Chinese are very careful with money, save for home, and plan for education of children. They tend to shop in Chinatown. When they need money, they tend to go to friends before seeking outside help. (David Fong, Former Budget Director, City of San Francisco)

Consumer Practices

18-24	25-44	45-64	65-74	75+

- The overall spending pattern by Black families continues to be typical o that generally found among lower-income groups; however, there is evidence of emerging middle-class spending habits. (5:37)
- The Black consumer market, while it is similar to the white market in many ways, is different in many others. What sets it apart is Black pride and identity. That which sets the Hispanic market apart from the white and Black markets is the language and culture of the Hispanics. (5:29)
- Blacks are becoming more venturesome and independent, with less interest in impressing whites and a greater inclination to express themselves among their peers. (5:42)
- Blacks are more skeptical and suspicious about products. (5:64)
- Smaller packages and products appeal to Blacks more since so many o them live within the inner city and either take public transportation or walk to shopping areas. (5:64)
- More than whites, Blacks tend to select brands in the No. 1 positions and to use them as signals to their peers. (5:60)
- Studies have shown that Blacks are slow to purchase new products. (5:53
- Blacks are traditionally said to have an above average loyalty to nationa brands. (5:42)
- Chinese tend to want to "save" for a house (which would require a lifetim of saving at today's inflationary conditions) rather than using credit. (Recommendation of Task Force)
- Higher educational attainment makes the minority consumer more awar of differences among competitive products and more demanding of highe quality and more variety in merchandise and services. (5:39)
- Those companies who have gained the Spanish market have done so because they capitalize on Spanish-language advertising. (5:17-19)

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RESOURCE DATA
PROTECTING RESOURCES

Generic Data

Savings

18-24	**25-44**	**45-64**	**65-74**	**75+**

- In 1978 it was reported that, due to inflation, 23% of U.S. households no longer have any savings at all; five years ago the figure was less than 9%; four out of every ten American households are now living off their savings, more than double the rate of five years ago. (28:12)
- When young two-income families do salt funds away, it is in bonds or real estate. Savings is not common; they spend more and plan less for the future. (14:56)
- Most consumers falsely believe that banks and savings and loans all pay the highest amount of interest allowed by law. (Consumer Action, 26 7th St., San Francisco, CA)
- 56% of U.S. families say they managed to put some money in the bank; half of these said they saved on a regular basis; the rest made deposits whenever they could. 24% indicated that they had to dip into savings for emergencies, which they considered a mistake! The latter worried families most. Most American families place great stock in being free of debt. (128:24)

Investments

18-24	**25-44**	**45-64**	**65-74**	**75+**

- Forty-five percent of all 1977 home buyers were two-earner families. (14:56)

Financial Security

18-24	**25-44**	**45-64**	**65-74**	**75+**

- Approximately eighty-five percent of those in the $7,500-$14,999 income bracket are very insecure about their financial future. (76:21)

18-24	25-44	**45-64**	65-74	75+

- The middle-aged realize that they should plan for security after retirement, but immediate financial responsibilities often take priority. (2)

18-24	25-44	45-64	**65-74**	**75+**

- The elderly value economic security which enables them to achieve good medical care, pleasant housing, and independence from family funding. (7:201)

18-24	25-44	45-64	65-74	75+

- A survey of persons between ages 14 and 25 found that — 88% were concerned about their future financial security; but 63% felt it more important to enjoy life today; — 50% said if they had surplus money they would use it for building security; — 75% said they spend more money than they want to. (73:7)

Social Security and Pension

18-24	**25-44**	**45-64**	**65-74**	**75+**

- About nine out of ten of all working Americans are now covered under Social Security. By itself Social Security today is not sufficient to support any retired American in dignity and comfort. (11:772)
- Lower-paying jobs mean lower benefits from Social Security. (200)

- Early retirement cuts Social Security benefits. If a person takes retirement benefits while between ages 62 and 65, benefits are permanently reduced, possibly by a full 20%. (118:30)
- In the U.S., nearly 5% of civilian employees leave their jobs every year. When an employee leaves a job, she/he may also have to leave the private pension plan if it isn't portable. (10:486)
- It is estimated that by the year 2000 workers may have to contribute 10.2% of their salaries to Social Security compared to the 6.7% they contribute today. In 1975 workers contributed 4.13%. (89)
- 47% of adults expect Social Security payments to account for half or more than half of their income after retirement. (76:17)
- It is expected that the larger percentage of Social Security taxes withheld from paychecks will have an effect of decreasing other retirement expenditures. (80:10)

18-24	25-44	45-64	65-74	75+

- Because a married man receives an additional 50% of his primary pension to support a dependent wife, a working couple may wind up with a smaller combined pension than a couple in which only the husband worked. (12:926)
- Only 17% of those over age 64 considered themselves very well informed about Social Security. (76:7)
- 1978: 66% of workers, aged 62-65, applied for early Social Security retirement benefits. Reasons for early retirement:
  - — because of ill health;
  - — some lose their jobs because of the obsolescence of their skills, etc., and can't get new jobs;
  - — have been looking forward to retirement for years. (118:30)
- A 1979 study of private pension plans shows that $15,000 a year, 30-year employees retire on pensions equal to an average of 1/5 of their final year earnings. (59:28)

Health Insurance

18-24	25-44	45-64	65-74	75+

- The rising cost of the Medicaid health insurance program for the poor is causing many states to cut back benefits for the recipients. (7:200)
- Because medical care today is so overpoweringly expensive and because we do not yet have a system of national health insurance, some form of health insurance is absolutely imperative. (12:436)
- 70% of Americans are relatively uninformed about national health insurance. (76:29)
- Americans are now investing hundreds of millions of dollars each year in mail order health insurance which is not regarded as the best way to finance basic health care. (76:28)
- In 1975, 82% of families (couples and families with children 18 or under) had health insurance. (107:14)

18-24	25-44	45-64	65-74	75+

- Medicare, which paid 50% of the medical bills of those over 65 when it began in 1966, now pays only 38%. Largely as a result, 65% of persons eligible for Medicare benefits have found it expedient to take out some kind of supplemental insurance. (112:56)
- The elderly are more sickly than any segment of our population: 2 out of 3 Americans over 65 suffer from some chronic or degenerative condition; yet, in the mid-1970's, Medicare covered less than half of the total health costs. (11:763)
- An estimated 65% of the 23 million Americans 65 and over have at least one insurance policy: some have three, four or more. (117:55)
- Americans 65 or older are sick three times as often and three times as long as those under 65 and their health care bills are three times as great. (116:30)

- Those in the 65 and over category, representing 1% of the population, receive 25% of all prescriptions written by physicians and spend far more per person than any other age category for the purchase of medicines. (13:487)
- Senior citizens are afraid: they live in desperate fear of getting sick, of going broke, of going into a nursing home, going on welfare or becoming dependent on their loved ones. (85:14)
- Motivated by fear, the elderly become ready victims for unscrupulous agents who view them as "gooses" or "easy marks" to buy duplicative or unnecessary policies. (197:20) (117:55) (116:30)

Life Insurance

18-24	**25-44**	**45-64**	**65-74**	**75+**

- Seven out of ten individuals and nine out of ten families in this country have life insurance today. (12:928)
- 63% of singles had life insurance coverage in 1977. (80:34)
- Of husband/wife families, the most frequently insured (91%) were those where there was a child or children under age 18. (80:16)
- The Metropolitan Life Insurance Co. in New York reports in 1978 a dramatic increase in the purchase of joint life insurance policies on both mates: 19% in 1976 alone. (66:84)
- There is a growing need for life insurance geared for families headed by a single parent due to the diminishing proportion of husband-wife families. (77:3)
- 71% of single-headed families had life insurance. (80:34)
- The Bureau suggests that families of moderate budgets may invest $160 a year in a "policy to provide for the family during a period of adjustment in the event of the death of the breadwinner." Obviously, for those families whose incomes fall below the moderate budget proposal (the majority of the population) it is difficult to make investment beyond immediate necessities. (65:19)
- Nine out of ten U.S. families have life insurance today. The average insured American family in the mid-1970's had policies giving the family about $27,000 of protection, or the equivalent of two years of take-home pay. (12:928)

18-24	**25-44**	45-64	65-74	75+

- Life insurance is most prevalent in households where the head is in the 30-34 age group. One or more household members were insured in 91% of these households. (80:7)

18-24	25-44	45-64	**65-74**	**75+**

- In 69% of households headed by persons 65 and over, one or more persons were protected by some kind of life insurance; however, in 2/3 of these households, policies totaled less than $5,000 compared to the average amount of life insurance per insured head: $26,730. (80:34)

Gender Data

Financial Security

18-24	**25-44**	**45-64**	**65-74**	**75+**

- Women value economic independence. (34:10)

RESOURCE DATA/PROTECTING RESOURCES

Social Security and Pension

18-24	25-44	**45-64**	**65-74**	**75+**

- Millions of women who have worked long enough to qualify for benefits as retired workers have been found to be entitled to higher benefits as dependents. (12:925)
- A significant change in the Social Security law is that widows and widowers who remarry after age 60 will no longer have to worry about losing benefits; prior to this change, many were living "in sin." (51:115)

Life Insurance

18-24	**25-44**	**45-64**	**65-74**	**75+**

- Women now purchase approximately 1/3 of all life policies issued as compared with less than 1/4 7 years ago. In the first 7 months of 1979, nearly 40% of all policies were bought by women (reports one company). It is expected that women will purchase more life insurance policies in the '80's. (70:25)
- More women are buying life insurance: 9% in 1962 compared to 19% in 1977. The average size ordinary life insurance policy for women increased by 267% between1967 and 1977, and increased by 194% for men. (80:16)
- 2/3 of the public believe that it makes sense to insure the life of the wife even if the husband is the major earner in the family. (80:16)
- 85% of male-headed households, and 64% of female-headed households had life insurance. (80:35)

18-24	25-44	45-64	**65-74**	**75+**

- 55% of women and 68% of men age 65 and older had some kind of life insurance. (80:35)

Ethnicity Data

Savings

18-24	**25-44**	**45-64**	**65-74**	**75+**

- Blacks save more out of given income than do whites with the same incomes. Blacks use fewer savings and insurance services, however, and end up with less total financial resources than white families of equivalent income and tend to use the less advantageous types of financial services with the end result that the savings approach of Blacks tends to widen the gap of well-being between Black and white households. (4:84)

Investments

18-24	25-44	45-64	**65-74**	**75+**

- The overwhelming majority of elderly Black are homeowners. In 1977, 70% of all Black families headed by elderly persons owned their homes, even the poor; this is compared to 84% for all white families with elderly heads. (37:4)

Social Security and Pension

18-24	25-44	**45-64**	**65-74**	**75+**

- In 1977 white retired workers received an average monthly payment of $210 from Social Security. Black retired workers got only $168. (7:200)
- Many minority elderly persons have no retirement pensions or social security benefits to rely on and find it impossible to buy the necessities of life. (Sen. Claude Pepper (Fla.), Hearing Before the Select Committee on Aging, March 29, 1978)

Health Insurance

18-24	25-44	45-64	65-74	75+

- The Medicare program has perpetuated racial prejudice and segregation. Many hospitals refuse to admit old Black patients. Many poor persons cannot afford the fees most doctors charge above Medicare limits. (7:200)

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INTRODUCTION TO THE TEACHER'S MANUAL

This section, Teacher's Manual, is designed to offer you, the teacher of Adult Basic Education, resources for and guidance in teaching personal and family financial planning to multicultural adults.

The section has been divided into three parts: 1) *a process approach for teaching multicultural ABE/ESL students;* 2) *three complete curriculum modules* — one each in obtaining (▣•), using (▣▸) and protecting (▥) resources; and 3) *an annotated bibliography* of references for teachers to use with students and a separate listing for the teacher's own use. It should be noted that multicultural is defined to include not only the range of ethnic backgrounds but also the differences in gender and age found among ABE/ESL students. The attempt here is to help you identify and use curricula that most clearly meet the needs of your diverse students for learning practical approaches to personal and family financial planning.

The first part of this section, "Financial Planning for Undereducated Adults: A Process Approach" is designed to give teachers an overview of the diversity and motivation of ABE/ESL students as well as a description of the competency-based instructional process suggested throughout this book. The specific subdivisions of Part 1 are listed in the table of contents for this section.

The second part includes a set of three curriculum modules illustrative of the teaching modules that might be appropriate for use by ABE teachers. They include one each in obtaining, using, and protecting resources. In obtaining resources (▣•), the selected module focuses on "Getting a Job." In using resources (▣▸), the topic is "Dollars and Sense: Buy Now, Pay Later." In protecting resources (▥), the module stresses "Life Insurance."

The final part of the section contains a list of print and non-print materials suitable for use with students. They have been selected with several criteria in mind: appropriateness for ABE students, availability, usability, and low cost. These references are also categorized and symbol-coded under obtaining, using, and protecting financial resources. The references are not intended to be exhaustive; rather, they have been carefully selected for the intended population and do include up-to-date materials at appropriate readability levels for ABE/ESL students.

Money has always been a motivating topic for adults. Hopefully, such content will not only prove motivating but will provide adult basic education students with vital financial skills that complement their cultural diversity while also providing vehicles for teaching necessary basic skills in listening, reading, writing, computation, discussion, and interpersonal relations.

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FINANCIAL PLANNING FOR UNDEREDUCATED ADULTS: A PROCESS APPROACH

The complexities and pressures of modern life affect everyone, but they especially penalize those whose income allows no room for error. More than anyone, low-income adults need to know how to get the most for their dollars and to know what options, if any, are available.

Adult Basic Education Students

Adult basic education (ABE) offers our least educated adults the opportunity to complete their elementary or secondary school education. In 1976, 3,371,265 persons were served in public ABE programs in the United States. (5)

That the largest number of ABE students were found in California, Florida, Massachusetts, New York, and Texas is not surprising, for these are five of the six states with the largest numbers of language-minority persons. The other is Illinois.

ABE programs primarily serve those for whom English is a second language (ESL). Since 1976, large numbers of immigrants from Mexico, Central and South America, Southeast Asia and the Near East have contributed greatly to potential enrollments in ESL classes. In California, for example, many school districts reported that 1979-80 ESL classes were burgeoning. Many districts are finding it difficult to meet this unprecedented demand, but some additional categorical funding for such groups as refugees has been made available to assist states facing these problems.

Native speakers as well as non-native, of course, use ABE classes to improve their basic skills in elementary and high-school subjects and to learn everyday life skills for home, work, or community; but they constitute a smaller proportion of those enrolled than do the non-native speakers. ABE classes serve a disproportionate number of ethnic minority members. Blacks especially seem overrepresented when their representation is compared with the population as a whole. In 1971, one out of two ABE students was White whereas one out of three was Black, three times the Black proportion in the U.S. population. States, of course, vary widely in their registration of potential ABE students. It is interesting to note that Texas with fewer Blacks than California enrolls three times as many in ABE classes; Florida registers more Blacks than Whites. (4)

In proportion to their numbers, however, between 1969-1975, Blacks increased their participation in ABE at a rate only one-third of their increase in the population. During the same time, Whites increased their ABE enrollments at three times the rate of their population increase. (8,140) It must be noted that the U.S. Census did not report persons of Hispanic origin before 1970; technically they were classified as Whites, being ethnically but not racially distinct from Whites. Asians were registered in ABE at seven times their national proportion and Native Americans at four times. (4)

More students in federal ABE programs are to be found in advanced (grades 7 to 9) than in intermediate (4-6) or beginning (1-3) levels. States vary greatly in the levels they serve most, but the highest levels are usually the best served.

The myth that welfare recipients are unlikely candidates for ABE is dispelled when it is reported that in most states adults on welfare enroll in ABE in higher proportions than they are represented in the population at large. Yet states with high numbers of welfare recipients do not necessarily have a high percentage of them enrolled in ABE. It does seem clear, however, that ABE is one important route to reducing welfare lists and increasing employment.

As a NAPCAE Report states, "In recent time, crime in America has become a much more emotional issue than poverty." (4,60) In federal prisons, one in five persons is functionally illiterate; 96 percent have not completed high school. States have made special efforts to reach institutionalized populations. One in 14 ABE registrants in 1971 was incarcerated.

States have also emphasized reaching young adults. In 1966 about one in seven ABE enrollees was between the ages of 18 and 24; by 1971 this number had increased to one in three. Thus 18-24 became the predominant age group in ABE programs. One reason is probably the strong emphasis on developing job skills; another is the increasing acceptance of adult school as a sound alternative for the high-school dropout.

More women than men enroll in ABE, which partly reflects the larger number of women than men in our society. Another reason for the sex disparity in enrollments is probably the differential between women and men in the labor force. Interestingly enough, more Black women than men enroll in ABE, mostly in central cities.

One elusive group in ABE is the migrant worker. Figures on migrants are not realistic, especially for aliens, but it appears that very few are served by ABE programs. Another underserved group is the elderly.

Who, then, are likely to be students in ABE classes?

- Undereducated adults who live in California, Florida, Massachusetts, New York, and Texas
- Language-minority persons
- Whites when Hispanics are included in this category
- Adults at grade levels 7 and 8
- Welfare recipients
- Inmates of correctional institutions
- Women
- Young adults between the ages of 19-24

Needs of ABE Students for Personal and Family Financial Planning

Most in need of help in the area of money management are probably adults from such special groups as low-income, single-parent, immigrant, and elderly. Of these low-income groups, about one-third are Blacks or Hispanics. Many are caught in a vicious cycle of inadequate income which produces poverty, poor health, and little education, leading back, in turn, to low income with the legacy of poverty passing from one generation to the next.*

What are some of the special needs that educators might help remedy? Perhaps the primary need is to survive in an inflationary credit economy. If the U.S. should suffer a serious recession or even depression, economists warn us it is more likely to be caused by overindebtedness and the inability to pay debts than by a stock-market speculation and crash as experienced in the late 1920's and early 30's.

Today's burgeoning consumer debt is the result of excessive and often unwise use of credit. Poor knowledge of credit, an increasingly complex society, and an economy troubled by inflation/recession present insurmountable obstacles to many low-income, undereducated adults. New approaches must be employed in attempting to provide the type of help most needed to improve the quality of life for these individuals.

Especially vulnerable are the one-parent families headed almost exclusively by women who often carry the triple handicap of childcare costs, lack of marketplace skills, and job discrimination. If the one-parent family is headed by a Black woman, she bears the additional burden of racial discrimination. Black leaders maintain that much of the blame rests with urban public schools.

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* Appreciation is expressed to Catherine Pietruszewski whose M.A. Field Study, *Bases for Developing an Adult Teaching Handbook in Family Finance Management*, San Francisco State University, January, 1980, has served as a data resource for portions of this paper.

FINANCIAL PLANNING FOR UNDEREDUCATED ADULTS

Thousands of Blacks have graduated as functional illiterates unable to complete a job application or read. In addition, Black young adults are confronting increasing job competition from women and illegal immigrants. The illegal immigrants are often preferred by employers because they "work hard and scared." Complicating this situation even further is the fact that many industries that formerly hired large numbers of low-skilled workers have either become automated or have relocated abroad where labor is cheaper. (11)

A study by Harriet Presser of unwed mothers in New York City revealed that nearly two-thirds had no high-school diploma, and only 40 percent had any work experience. As a result, only fifty percent got even a temporary job during the first four years of motherhood. (7) In Los Angeles County, 37,000 of 176,000 female-headed families receiving welfare were second-generation recipients with many being young mothers who had never seen their own mothers or fathers work. (1)

A clear need is in the areas of career counseling, job training, and basic literacy. Many recommend that young adults especially be encouraged to continue their education while they work. Already some industries are experimenting with shared work roles, part-time work, and shortened work weeks. These changes appear to be especially attractive to working women and students. For such populations it is important that educational programs be geared to the participants' greatest needs and be held at locations where the populations are and at times convenient for each adult.

There has been a lot of talk about the lowering of standards in education during the past 15 years. It is likely that standards are not necessarily lower today, but that the demands of our society and industry, in particular, have risen. Twenty years ago, industry could absorb those who could not read or write. Now there is little place in industry for the illiterate adult.

Decision-Making Skills

Today, consumers must cope with the problems of a seemingly unlimited choice of goods requiring highly developed decision-making skills. Labels, instructions, and warranties, for example, are written at reading levels ranging from fourth grade to college level. Fabrics require differing methods for cleaning, laundering, or repairing. Life consists of a myriad of forms to be completed with differing due dates, of vending machines whose use instructions are often vague or difficult to follow, and a transportation system whose futuristic electronic equipment can dissuade even the most competent consumer.

Stress Reduction

Added to these complexities of American life are the stresses accompanying an economy suffering from spiraling inflation and widespread use of credit. Conservative estimates are that one of every eighteen consumers is over his or her head in debt compared with one of twenty as recently as eighteen months ago. Of particular concern is that many families are living fully up to the limit of two incomes leaving no margin for error, unemployment, or reduction in working hours. (6)

Spending Plans

Needed are spending plans among low-income groups. Planning for food and shelter requires major portions of their income. Especially needed are:

- help in avoiding buying "while the getting is good", or to reduce the monotony of life, or to gain esteem from neighbors and friends.
- help in planning beyond check-to-check so that insurance premiums and taxes can be paid, or special sales can be utilized.
- broadening of shopping skills from personal, neighborhood stores with excessive prices, especially when credit is extended.
- avoiding sales persons' flattery or "pitch" or being too embarrassed to say "no."
- help in shopping around for best buys rather than relying on relatives or friends for shopping advice.
- information regarding cash and installment buying to avoid thinking only of monthly costs.
- help in knowing where to seek help when cheated.

Why ABE Students Want to Learn

Most adults, but especially ABE students, go to school because they have an immediate need for learning. They want to learn English or gain entry job skills, get an elementary school certificate or a high-school diploma. They do not come because they view learning as enjoyable for its own sake; rather they come for the changes it can make in their lives — the more quickly the better.

In recent study by Carol Aslanian under the auspices of the Future Directions of a Learning Society project of the College Board and the Exxon Foundation, half of all adults in the United States over 25 years mentioned some life changes which prompted them to learn. About half of these changes were job-related, but others reflected points of transition such as marriage, divorce, parenthood, or retirement. Life changes served as reasons for adult learning.

ABE students are also facing life changes. They may be making the drastic change from one culture to another as in the case of the Indo-Chinese refugee who must learn a new language, new cultural coping skills, and new job skills all at once. Or they may be trying to move within our society from one status to another. The areas that are mandated for public support in adult education reflect the most severe needs in our society: programs for adult basic education including English as a second language and high-school diploma programs, citizenship, job-skills training, severly handicapped adults, the elderly (especially in health and consumer education), and parenthood education. Each of these can be viewed as serving adults at times of critical transition in their lives.

By no means, however, do all adults who have basic educational needs reach adult education programs. It is difficult to arrive at a valid estimate of educational need, but one indicator may be found in the target populations specified for publically supported ABE programs. In 1978 more than one-third of persons over 25 years of age had less than four years of high-school; another third did not possess a high-school diploma. Yet public ABE programs in 1975 reached only 6.6% of these two groups. The percentage of the target population reached varies greatly from state to state. In California, for example, more than 38 percent is enrolled in ABE programs, whereas six states reached only one percent.

Reasons why potential ABE students do not participate in existing programs vary widely. Some reflect inadequate recruitment techniques such as using written notices or notices written in English to attract those who cannot read or cannot read English. Others reflect lack of support services such as financial aid, transportation, or child care to enable adults without resources to attend. Still others reflect problems of retention of students who frequently have many conflicting demands of work and home or find the curriculum offered does not meet their immediate needs.

The Role of Content in ABE Curriculum for Personal and Family Financial Planning

What seems clear is that an effective curriculum in Personal and Family Financial Planning can be one way in which ABE students find a program that helps them do what they are required and need to do. This, in essence, is the definition of functional literacy.

Literacy about money and its critical place in our lives can assume a vital role in ABE curricula. The new immigrant learning English, for instance, can learn not only the vocabulary but the functional skills needed to cope with everyday money management. The person learning entry job skills can learn about salaries and wages, job benefits, withholding taxes, and social security. The adult seeking a high-school diploma can develop essential skills in personal and family financial planning.

Not only can ABE students learn specific content related to money management, but they can also develop decision-making and problem-solving skills that will have transfer value to other areas. Adults, especially those from economically depressed areas, can begin to gain a sense of power that comes from making conscious choices rather than being controlled by forces outside themselves. Furthermore, all that we know about adult learning indicates that those who develop and use their cognitive skills will more likely be those who are able to use them throughout life.

It would be easy to provide a list of personal and family financial planning concepts and content that could be used with ABE students. These are almost self-evident from the preceding discussion of ABE students' needs. Successful curriculum, however, requires more than content cleverly divided into appropriate categories. Successful curriculum involves a process approach into which is inserted appropriate content.

The Process Approach to ABE Curriculum for Personal and Family Financial Planning

It is well-known that information, alone, is ineffective in bringing about change. A successful curriculum does bring about change: change in attitudes, including self-image as a competent consumer and money manager, and change in actual methods of handling personal and family financial planning for obtaining, using, and protecting financial resources.

If information alone is insufficient for bringing about these changes, what curriculum dimension will make such changes possible? Necessary is a *process approach* to curriculum that is holistic and accomodates cultural dimensions of feeling, perceiving, and valuing as well as cognitive styles. Such an approach encourages not only experiencing the learning but processing that experience. This process approach is central to teaching adult basic education and focuses on decision-making skills by the adult student. We explore here the steps in curriculum design and some of the ways that group and individual decision-making can be used and relate that process to personal and family financial planning. In addition, we entertain various instructional settings appropriate to a process-approach curriculum including not only classroom settings and learning centers but also non-school settings.

Designing Appropriate Objectives

Only by clearly defining the desired competencies in personal and family financial planning for ABE students can appropriate objectives be designed. Once it has been determined, for example, that competent adults in a given community should be able to use banking services as required in their everyday lives, it is then not difficult to derive specific performance objectives.

Indicators of the desired competency can be selected from a range of possibilities. Using banking services effectively may mean that ABE students after a period of instruction should be able to open a checking or savings account or apply for a loan. Objectives can then be written that specify the specific performance, the conditions under which it is demonstrated, and the standards that must be met. For instance, "By the end of a particular curriculum module or unit, students will show by filling out the necessary application forms correctly that they are able to open a checking or savings account or apply for a loan at a specified bank."

ABE teachers must be certain to select performance objectives that are directly relevant to their students' needs. If using banking services is not high on the list of desired competencies, teachers should select other competencies from which to derive objectives. Some competencies, of course, may be identified as required for ABE students to complete particular programs or reach given goals. Thus it may be necessary for an individual to know how to use banking services if such a competency is required for high-school graduation even though he or she may not expect to use these services immediately. What is important is that priorities for objectives be established in direct relationship to the particular goals of students.

Appropriate objectives clearly defined so that both students and teachers can agree on the specific performance that is desired can form the basis for sound choices of instructional strategies and resources. They can also point the way to effective evaluation. If students cannot fulfill the objectives, it may be that the teaching/learning activities should be changed or that the objectives themselves are inappropriate for the students. Without specific objectives, however, such an evaluation cannot be made.

Selecting Instructional Strategies

During the 1950's attention shifted from teaching specific facts to ways of dealing with concepts and generalizations. The pressure of the knowledge explosion dictated this. In the next decade more knowledge was generated than was acquired in the previous half century. Present estimates are that knowledge will double in periods of less than 10 years! Information clearly needs to be used to build, substantiate, and illustrate concepts or generalizations but not as the primary basis for the curriculum.

Deductive and Inductive Teaching Strategies. Both deductive and inductive teaching strategies are needed. In *deductive* teaching, the teacher uses as the bases for giving illustrations or making applications, concepts or generalizations that students have already learned. In this mode of teaching (usually lecture) it is critical that the teacher be certain the students have previously developed the concepts or generalizations that underlie the applications. If they have the appropriate base, deductive methods can be useful and can speed up the learning process.

All too often, however, ABE students may not have formed the required concepts or generalizations, may have formed them incorrectly, or may have developed negative attitudes toward them. Migrant farm workers, for example, may never have learned about banking services and may be suspicious of using them. For an ABE teacher to start teaching such workers deductively about checking accounts would be futile even if it insures "covering" the subject.

Furthermore, many adult students come to ABE classes having formed concepts that are incorrect and must be unlearned before new ones can be developed. Credit, for instance, is a concept about which there are many misconceptions. Some low-income families may view the use of credit as a panacea for all their family financial problems. Others, especially some newly arrived Asian refugees, may disdain the use of all credit even for mortgages that would enable them to buy homes.

In *inductive* teaching, the teacher guides students from specific facts to concepts and generalizations. Questions are important to each stage of the process: "What" questions for recall of information; "Why" questions to generate inferences; "How did it make you feel" questions to relate personal feelings and values; "What does it mean" or "What can we say about" questions to elicit generalizations; and, finally, "If . . . then . . ." questions to make conceptual application of the generalizations. At another level, actual application of the generalizations often through an inquiry process can bring about a cohesion that facilitates change and decision-making and embodies affective as well as cognitive learning.

For example, an inductive sequence might proceed as follows: Based on a series of case studies that reflect various consumer credit disasters in situations recognizably close to the students, the teacher generates answers from the class to such questions as: (More than one question might be asked at each level.)

1. **Recall Q:** "Name one thing you remember from the case studies." (Limiting each student to one response will allow more students to become involved.) The teacher will write each response on the chalkboard or an overhead. Hilda Taba's research found that once students invested in the discussion, they were more likely to follow through all the steps. (10,122)
2. **Inference Q:** "Why do you think Rosa bought her daughter a new dress on credit without figuring if she could later pay the bill?"
3. **Feelings/Values Q:** "How did it make you feel when they took away Rosa's car and furniture for lack of payment?" (The teacher insists on *feeling* responses, not *thoughts*.)
4. **Generalizations Q:** "What do these case studies seem to say about people in general."
5. **Application (based on generalizations) Q:** "If some people tend to think only of what they need or want right now, as you have suggested, then what should they do?" (Any if — then question related to previous generalizations could be asked.)

6. **Evaluation Q:** "Which of the above possible solutions do you think would be most effective?"
7. **Inquiry Q:** "Could we set up a series of situations where we could actually try out some of the possible solutions you have suggested?"

A more detailed discussion of the inquiry process follows.

The Inquiry Process. During the inquiry process it may be necessary for the teacher or other professional to provide guidance. For example, a systematic *observing* process may need to be isolated for practice. Encouraging observations to be reported in class will often help others review or focus on items that may not have occurred to them. For instance, keeping a record of seemingly small daily expenses often called "miscellaneous" and underestimated in spending plans might prove revealing to a group. Other processes such as *experimenting*, *charting*, and *predicting* might need specific practice as well as the application of these procedures to a variety of personal and family financial planning content areas.

Some researchers (9,46-47) into the inquiry process have identified several stages of that process. The *Intuitive Stage*, usually the first trial-and-error problem-solving stage, is the threshold to the second or *Awareness Stage*. In this second stage, the student can discuss what he or she did and open up the possibility of studying what people *do* as they solve problems and make decisions. Finally, the third or *Functional Stage* is knowing how systematically to apply those strategies in their own lives.

It is at this point that students often begin to realize the power they have over themselves and their environments. It is an exciting discovery in the teaching-learning process.

Throughout this process the teacher's roles often involve 1) helping students *focus* — "Bill, you may first want to think about . . ." 2) helping students *structure* — "Maria, maybe you should leave this problem for now and work on . . ." 3) helping students *clarify* — "I'm not sure, John, that I understand what you mean; could you say it another way?" 4) *encouraging* or *facilitating* student inquiry — "That's good information, Don, have you also talked with the Department of Consumer Affairs?" In this latter category, however, it is important not to be so directive that the student is no longer self-directed. There is a significant difference between guidance and direction.

Transfer of Learning. The most traditional method for teaching content has been the *deductive* or didactic "lecture" approach. This method is certainly most efficient in insuring "coverage" of the content. Retention and application or "use" of the content, however, seem less likely to occur when this approach is used exclusively. *Inductive* or questioning strategies appear to have a considerably better chance for retention and application, especially when used with guided inquiry or self-directed learning. This combination seems to provide greatest opportunity not only for retention but for transfer of learning.

Ideally it would be helpful if students could try out all learning in actual life situations. Adults do have greater opportunity for such transfer. Research indicates, however, that few actually make such transfer even when the opportunity arises. This is probably due in large measure to lack of instruction that specifically facilitates such transfer of learning.

To assure transfer of learning such processes as problem-solving and decision-making, students need experience in using them in different situations and discussing the needed variations in process and content. Students also need to evaluate the effectiveness of a process in different situations.

Two devices that greatly facilitate transfer are simulation exercises and role-playing. Such strategies are more time-consuming than lectures, but if application is the goal of learning, time must be provided that at least illustrates how such application takes place.

Selecting Instructional Resources

ABE teachers sometimes report that they have limited access to instructional resources. In the area of personal and family financial planning, however, most instructors can find a variety of persons and media to help them.

The *human resources* of a community can be called on for various kinds of help. Banks, insurance agencies, Social Security administrations, social welfare agencies, family service associations, Better Business Bureaus, and consumer protection agencies, to name a few, can be asked to provide speakers and materials.

Demonstrations either at a business or agency site or in class can be especially useful. ESL students who actually visit a market and discuss the operation with its manager or high-school diploma students who practice job interviews in class with a personnel manager will find these experiences far more memorable than merely reading about them or seeing them in a film. ABE teachers have found businesses and agencies most willing to provide such opportunities if they are carefully planned.

One word of caution, however, is needed. Teachers may draw on community speakers who, from their agency descriptions, appear to be just what is needed, only to find their talks unrelated, inappropriate, or too lengthy. The fault lies as surely with the planners as with the speakers. It is important to determine the speaking ability of guests in relation to a particular group of students, to inform them specifically on the areas to be discussed, and to set a reasonable time limit. Instructors should be prepared to intervene gracefully to help with vocabulary problems or to focus or terminate a wandering presentation. Usually a brief presentation with opportunity for questions is more successful than longer speaking assignments. Likewise, a few carefully selected and coached guests will usually be better received by ABE students than lengthy panels of numerous community representatives.

Media resources, like human resources, must be selected thoughtfully and carefully. *Non-print media* should be brief, colorful, and to-the-point. "Fillers" can almost always be spotted as such and are resented. Long, drawn-out films or multi-media presentations likewise can kill motivation fast. The less verbal films seem most effective. They are often free from the "overkill" effect of verbal reinforcement of content that visuals have already made clear or that ABE students may have difficulty in understanding.

Common types of media resources that might be considered are films, audiotapes, videotapes, slides, filmstrips, or multi-media such as sound/slide or filmstrip with cassette and written response. More sophisticated programs may also have available such media choices as wet carrels with computer-assisted instruction or other electronic feedback devices.

Print media range from the common textbook or workbook through programmed-text instruction to computer printout. Printed materials are especially crucial to ABE, and effective materials are increasingly available. Many remain, however, that were designed for elementary or secondary students at younger ages, are out-of-date, or are written at inappropriate reading levels.

Teachers need to learn the techniques of print selectivity based on relevance and readability. Materials need to be scrutinized carefully, especially ABE materials, to assure they are not "talking down" to adult students. Nor should they be replications of the same materials that may have turned off the students during their earlier school years.

Many readability formulas are available. The Fry Readability Formula, for example, is one that is easy and adaptable for use with adult readers. It is important to note, however, that the Fry Graph, like most readability formulas, considers only word length (number of syllables) and sentence length as criteria for readability. Whereas these are two unquestionably important dimensions of difficulty in reading, there are other important considerations. For instance, *syntax* (including use of dependent clauses, verbals, and imbedded elements) greatly affects readability, as does concept load. Concepts are usually reflected in nouns but not always in multisyllable nouns. Nouns such as "idea," and "value," are as complex as "inflation" or "bankruptcy" in concept load.

If a text is being used regularly with a class, then the CLOZE readability technique is more satisfactory, because it matches the student and material to be read and accounts for syntactical and concept elements. The CLOZE Procedure, however, is an understandably more complex and time-consuming procedure.

Adult materials are also susceptible to racism, sexism, and ageism. Many guides have been produced to help detect materials guilty of these "isms." They are readily available from most publishers or from professional organizations such as the National Education Association.

Federal and state funding of curriculum materials projects in the past few years has resulted in a variety of competency-based curriculum modules and accompanying print and non-print materials designed for ABE. Many of these contain content areas applicable to personal and family financial planning such as job benefits, budgeting, banking services, credit, buying consumer products and services, and protecting resources through insurance.

Instructional resources, then, are available for ABE. What is needed is help for teachers in gaining access to existing resources and in setting up criteria against which to make wise choices for particular student use whether the resources be commercial or teacher-made.

Designing Assessment and Evaluation

ABE students come to adult programs with widely varying backgrounds of literacy levels and experience. Each adult program must have a way of assessing students as they enter and making appropriate placements. In large programs this may mean that the student sees a learning assessor whose only job is testing and placement. In most programs the entering adult student is interviewed by a counselor or program coordinator whose responsibility is initial assessment and placement. In small programs the teacher may perform these functions as well as designing instruction.

Usually it is the teacher's responsibility to evaluate the student's work as he or she progresses through the program and to arrive at the final judgment that specific objectives have been met. If the initial objectives have been clearly defined, it is relatively easy for the teacher to make this decision.

ABE teachers are encouraged to use a variety of evidences about student performance such as paper-and-pencil tests, teacher observation, checks of performance in simulated or real situations, and student projects or products. The area of personal and family financial planning lends itself well to the use of applied performance testing as well as paper-pencil methods. Students can demonstrate in a range of practical ways that they have indeed developed the appropriate concepts or skills. In some communities, for instance, personnel directors cooperate in evaluating adult students as they actually go through a job application process. In others, adult students can be evaluated with the help of the local bank as they apply for checking or savings accounts. In at least one state such external evaluations are used by an assessment center separate from the adult education programs. Adults can be assessed for a high-school diploma on the basis of the knowledge and skills they have gained as homemakers, workers, and community members.

One problem encountered by ABE programs is the lack of articulation among levels of ESL, elementary-school certificate, and high-school diploma programs. Ideally adult students should be able to build in a sequential way on their learning experiences. In a situation, however, where students are eager to get entry-level jobs as soon as they have minimum competencies and may be highly mobile, such articulation is very difficult. In personal and family financial planning, this means that students may be over-exposed to some aspects of the curriculum and have serious gaps in others. Assessment and evaluation thus become especially critical in ABE programs.

Combining Process with Content

Process, of course, is only valuable as it enables students to manipulate content. It is imperative that the teacher know enough about the content area to be able to orchestrate the teaching-learning activities so that teaching strategies are employed in a way that insures maximum retention and efficient use by students. ABE students, especially, have limited time but great need for learning so their curriculum must take all possible advantage of appropriate choices of instruction.

One example of combining appropriate process with content was described earlier in the Taba Questioning Strategies that enable students to move progressively from recall of content through inferencing, forming generalizations, applying content (both verbally and in actual use), and evaluating results. These strategies can be applied to any area of content designed to help students go beyond learning basic facts to developing concepts. Effective personal and family financial planning obviously requires such concept formation.

In another example, a principle from the category of *Using Resources*, "diverse lifestyles affect spending patterns," a teacher might plan the following *process*. The teacher's objective may be that students will apply successfully to their own lives the generalization that "people need a spending plan or budget, but that plan may look quite different depending upon the individual's lifestyle."

The teachers would then want to plan some kind of motivating and involving "opener" so that students will want to construct and later try out a spending plan for themselves. Since well-made motion pictures and TV programs have the advantage of appealing to sight, hearing, and the emotions, short involving dramas such as the videocassette on "Budgeting" from the *Around the Corner* adult series by the Mississippi TV Consortium would be an appropriate opener. (The series is in a soap-opera format that includes multicultural adults.)

A group discussion of the couples' problems using inductive questioning strategies could bring about a list of possible spending plans. Each adult could, then, through self-directed study or in small groups, devise and try out individual plans. Factual resources would be available in print; presentations (lectures) could be given for those wanting or needing the information with further small- and large-group feedback for clarification and restructuring of procedures. Individual help would also be available from the teacher, aides, or fellow students. Other learning activities would, of course, be interspersed during the spending plan try-outs.

Success of the plans would ultimately be determined by each adult — Did the plan improve his/her spending, saving, protecting procedures? The evaluation should be according to criteria personally developed with classroom guidance. The teacher's objective would be realized through additional inductive discussion sessions.

In this way, all modes of the teaching process would be used effectively and efficiently: media to inform and motivate the students; inductive discussion to plan application; inquiry to formulate and try out individual plans; and lecture/research to provide additional factual information as needed. The sequence described here is especially effective for adults, because they are usually highly motivated to learn, mature enough to handle independent study, and functioning in life roles that make the learning immediately relevant.

Instructional Settings

To facilitate instruction of ABE students, administrators and teachers need to ask the basic question: what size and what kind of instructional setting are most appropriate?

Large groups obviously make most effective use of presentations of speakers, films, or demonstrations that require minimal or no interaction between the instructor and the student or among the students. But only *small groups* can provide maximum opportunity for involvement. They can be used for follow-up discussion of large-group presentations, for committee work on a common task, for remedial instruction, for brainstorming creative solutions to problems, for exploring questions in depth, for gaining new information: in short, for sharing a variety of learning experiences. In small groups, individuals cannot be ignored. Shy adults may find it possible to speak out; the overly talkative may begin to listen. ABE students, especially in the area of financial planning, need practice in participating in social interaction that only small groups can provide.

What is vital in using small groups is that the purpose be made very clear. Participants should be carefully chosen. Homogeneous groups may sometimes be best for remedial work or enrichment, but heterogeneous groups are likely to produce more creative ideas. Groups may be teacher-led or used to provide leadership opportunities for class members. Above all, adult groups should be carefully planned and evaluated so that adults do not feel that their limited classroom time is wasted. Small groups can, unfortunately, be used to fill up time, or they can be one of the most valuable experiences ABE classes can provide. A key component of successful ABE programs is the *individualization of instruction*. Teachers should learn how to develop individualized competency-based instruction and/or individualized course requirements. Each student's competencies must be assessed relative to the competencies required and an individual plan developed with the student for completing the remaining work to be done. In some programs this will take the form of an individual contract. Individual progress checks should be made periodically to adjust the plan as needed and to let both student and teacher know what progress is being made.

Use of large groups, small groups, and individualized instruction can occur in classroom settings or in adult learning centers. Increasingly, ABE programs are finding the learning center approach most appropriate to the needs of both ABE students and teachers. Among the reasons this approach seems most fruitful are:

1) Adult students often have limited time and complex schedules. The learning center with its open-entry, open-exit system allows students to drop in whenever they have available time and pick up their learning packets where they left off,

2) Both teachers and instructional aides are available to assist students on an individual basis when they need it,

3) Materials can be gathered from available sources, self-instructional and assessment (pre/post tests) materials added where necessary, and the materials catalogued and filed for ready student access,

4) Students can select only the content areas needed rather than be limited to the pace of classroom instruction, and

5) Once the materials are established, the teachers' expertise can focus more on process than content.

Beyond ABE Classrooms and Learning Centers

As noted earlier, many ABE target populations never find their way to the ABE classroom or learning center. Yet money management and financial planning may be the most central concern in their lives. Surely a need exists to find ways of reaching and helping these often desperate adults. Several programs are struggling with these needs. Three such programs are cited here as examples, because they confront the most pressing problems that often keep undereducated adults from more formalized schooling.

One program (3,27) addressed the consumer needs of the elderly in New York City. The program was part of the New York City Community College's Consumer Education of the Elderly Project which was designed to help large numbers of older adults and minorities in selected sites.

The project found that little research data existed on attitudes, behavior, and problems of elderly consumers in general or on low-income and minority consumers in particular. Elderly workshop leaders were trained in consumer skills and were themselves involved in assessing materials, identifying and clarifying issues, defining objectives, and developing methods to obtain their goals.

Likewise in Tennessee in 1977, 250 households were surveyed to determine the needs of clients served by the Child and Family Studies Department of the University of Tennessee. Results showed that clients received product information mostly from relatives and friends and that skills were needed in shopping for credit, getting the best buy, and choosing materials for home repairs. Workshops and day fairs were organized at neighborhood centers to provide demonstrations and information. (3,30)

The third program, the Consumer Education Mobile Outreach Program, was established in Raleigh, North Carolina in 1977 as "Information on Wheels." This program was designed to provide information on consumer education, protection, and advocacy to some 1500 rural residents. Emphasis was on such areas as legal rights, financial management, energy conservation, and product safety. The mobile unit served as both classroom and information center. (3,33)

Conclusion

Undereducated adults clearly have need for educational programs in personal and family financial planning that can help them improve the quality of their lives. Those who participate in ABE programs have demonstrated that they want to learn functional literacy skills that can help them cope with an increasingly complex society.

A process approach that incorporates the content of personal and family financial planning in the ABE curriculum can serve this segment of the population that is least educated and most in need. To achieve this goal, however, requires a teacher not only well-versed in the content of personal and family financial planning, but in the adult teaching-learning process and cultural pluralism as well. That is a tall order in an educational field where many states require no specific educational training for ABE teachers. Some require elementary or secondary training as prerequisites; and others, such as California, only minimal training. Added to these minimal requirements is the fact that most ABE teachers nation-wide are part-time teachers, often as a second occupation. In order to function at classroom levels even approximating those described here, teachers would need clearly detailed content in financial planning, staff development for integrating such content with the appropriate teaching-learning strategies, and finally, administrative, personal, and materials support. Teacher education is clearly a critical need.

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COURSE TITLE: **OBTAINING RESOURCES**
LEARNING SEQUENCE: **GETTING A JOB**
ABE LEVEL: **INTERMEDIATE**
ESTIMATED TIME: **12–18 HOURS**

MODULE OBJECTIVES:

Students will show, orally, in writing, or through demonstration that they are able to

A. Define and use correctly in sentences employment-related vocabulary and matching abbreviations;
B. Explain and use the following resources for getting a job: newspaper want-ads, the telephone book yellow pages, and employment agencies (both public and private);
C. Correctly complete the following written aspects of getting a job: a job application, a letter of application, a personal data sheet, and a resume;
D. Identify and use appropriate behaviors during a job interview;
E. Formulate a plan for getting a job in harmony with their own abilities, and some knowledge of job and career fields.

Objective	Concepts/Content	Teaching/Learning Strategies	References	Evidence of Evaluation
		PRE-TEST	Handout #4/1: Pre-test.	Teacher assessment of students' entry level knowledge.
D	Behaviors during an interview are important.	OPENER: Begin with discussion built around "If you were an employer, what kind of persons would you hire?" Follow with film. Before showing film, set purpose for watching the film by telling students to look for the good and bad behaviors of each person being interviewed. Write the names of the young women who appear in the film on the chalkboard. Show film. 1. Stop the film at the end of each interview and record the students' comments about that interview. 2. Prepare ditto of students' comments to be used later. 3. If film is not available, begin with same discussion. Follow with role-playing interviews with volunteer students as applicants. Elicit and record students' comments as in #1.	Film: "Job Interview: Three Young Women." (See reference list at end of module.)	Teacher evaluation of students' responses regarding interview behaviors and general attitudes about jobs.

Objective	Concepts/Content	Teaching/Learning Strategies	References	Evidence of Evaluation
A	Vocabulary (spelling, pronunciation, and definitions) must be developed as it applies to the world of employment.	VOCABULARY EXERCISE: Write the eleven vocabulary items on the chalkboard; students read them aloud, discuss their meanings, copy them. The students then dictate oral sentences to the teacher who writes them on the chalkboard.	Handout #4/2: Vocabulary List.	Teacher evaluation of students' oral responses and knowledge of vocabulary items.
		The students match vocabulary items with their definitions.	Handout #4/2: Do You Know These Words?	Teacher evaluation of students' written work.
		Dictate to the class the eleven words on the vocabulary list. Students then use each word in their own sentences.		
B	Many sources provide information about job openings.	I. Job Sources		
B	Newspaper want ads can be used to find job openings. Want-ads: format and how to use, location.	A. Newspaper Want Ads 1. Present students with sample newspaper and questions: discuss and elicit problem words, abbreviations, etc. Discuss meaning of "abbreviation." Elicit from students what an ad is, what it is good for, where it is.	Handout #4/3: Reading Want-Ads and/or *Search Visuals*, "Checking Help-wanted Ads," Activity #1. (See reference list at end of module.)	Teacher evaluation of students' oral responses.
		2. Give students local newspapers: have them locate the ads and describe where the classified section is.	Local Newspapers.	Teacher evaluation of students' use of the ads pages.
		a. Examine the format. Elicit from students the kinds of jobs they might like to apply for and let them find them in the ads. Point out the alphabetical nature of the listing and the different possibilities for locating jobs: e.g., "restaurant help" could come under *restaurant, cook, waiter/waitress, bus-boy,* etc Have students locate jobs they might be interested in.		Teacher evaluation of students' oral responses. Teacher evaluation of students' use of the ads.
A,B	Special abbreviations and vocabulary are used in classified ads.	3. Present students with vocabulary/abbreviation list and a page of sample want ads. Have students select three ads to write out in full using abbreviation list.	Handout #4/4: Vocabulary and Abbreviation List.	Teacher evaluation of students' 1) written work, especially skills with abbreviations;

Objective	Concepts/Content	Teaching/Learning Strategies	References	Evidence of Evaluation
				2) other written work.
		4. Discuss information contained in want ads and how to interpret them. a. Students answer questions about specific want ads.	Handout #4/5: Sample Want-Ad Page.	
		b. Give reinforcement exercise to those students who seem to need it.	Handout #4/6: Exercise. Handouts #4/7 & 4/8 and/or *Reading for Survival in Today's Society*, pp 32-39. *Basic Skills on the Job*, "Finding Jobs with Want-ads", pp 2-3. (See reference list at end of module.)	Teacher evaluation of students' written work.
B	Using the telephone book yellow pages can help in locating a job. Format of the yellow pages. How to use the yellow pages.	B. The Telephone Book Yellow Pages: 1. Provide students with lists of places of employment (business firms) to be classified according to general groups. a. Students put them in groups. b. Label groups. c. Put group headings in alphabetical order.	Handout #4/9: List of Business Firms.	Teacher evaluation of students' classification abilities.
		2. Provide students with phone directories. Have them find the yellow pages. a. Ask them to describe what they see. GOAL: to elicit from students that yellow pages are set up on an alphabetical basis according to classifications. Practice finding categories. b. Students are to find specified business firms in yellow pages, giving the classifications. (Must	Local telephone directories containing white and yellow pages.	Teacher evaluation of students' use of the yellow pages.

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Objective	Concepts/Content	Teaching/Learning Strategies	References	Evidence of Evaluation
		be provided by local teacher according to local phone directory.)		
		3. Elicit from students how they think the yellow pages can be useful in getting a job. a. Elicit from them the headings they will look under for possible places to look for jobs.		Teacher evaluation of students' oral responses.
		4. If resource book and tape are available, yellow pages: students listen to cassette and do pages from workbook.	*How to Read for Everyday Living*, "How to Use the Telephone Book — Yellow Pages, pp 59-62 with cassette. (See reference list at end of module.)	Teacher evaluation of students' written work and use of the yellow pages.
		5. Using ten job categories, have students work in pairs with telephone books to find three local business firms where they could apply for employment.	Local telephone books with yellow pages.	Teacher evaluation of students' use of the yellow pages.
B	Employment agencies can help with job-finding. How they operate. How the prospective employee can use agencies. The advantages and disadvantages in using public and private agencies.	C. Employment Agencies: Public 1. Invite a representative from a State Employment Agency to talk with students and discuss the following: a. The services of the agency, b. The advantages of using the State agency, c. How the agency places persons in jobs, d. How the interviewer sizes up applicants during the interview process. Encourage students to take notes during the agency talk.	Representative from State Employment Agency	
		2. Allow students to ask questions which may be important to them. 3. Elicit from students any experience any of them may have had when using the State agency.		Teacher evaluation of students' 1) written work, 2) questions of the representative,

Objective	Concepts Content	Teaching/Learning Strategies	References	Evidence of Evaluation
				3) oral responses.
		4. Develop from this a list of criteria for interview performance and appearance such as the attached list.	Handout #4/10: List of Interview Criteria.	
		D. Employment Agencies: Private 1. Invite a representative from a private agency to discuss the following: a. Services provided, b. The cost of services, c. Who pays for the services, d. The advantages and disadvantages of seeking employment through a private agency. e. How to select a suitable private agency, f. Interview criteria used in a private agency, g. The process (testing, etc.).	Representative from a private employment agency	
		2. Following the discussion with students, a written exercise is presented in which a private agency contract and want ad are interpreted.	Handout #4/11 and/or *Basic Skills on the Job*, "Using an Employment Agency," Activity #1. (See reference list at end of module.)	Teacher evaluation of students' written work and oral responses.
		WRITTEN EXERCISE: Students are to sum up in their own words the four resources for finding a job and make brief explanatory statements about each.		Teacher evaluation of content of students' written work.
C	Familiarization with job application forms and the terminology and concepts related to them is important.	II. The Written Aspects of Getting a Job A. The Job Application. 1. As introduction, students are to look at already filled out application and answer questions about it. a. Elicit from students the kind of writing that has been used (manuscript) in the application and why.	Handout #4/12 and/or *Search Visuals*, "Filling Out a Job Application," Activity #2. (See reference list at end of module.)	Teacher evaluation of students' entry-level expertise with application form. Teacher evaluation of students' oral responses.

Objective	Concepts Content	Teaching Learning Strategies	References	Evidence of Evaluation
		POINT: Making mistakes on the application has cost many a person the job right in the office. Elicit from students possible "mistakes" that might cost them the job. POINT: The application often calls for printing or typing. Why? Discuss with students answering (easier to read).		
A.C		2. Vocabulary: Obtain blank job application forms from a company in the community and locate on the application the vocabulary items included on the list. Discuss with students the fine points of each of these items on the application.	Handout #4/13: Vocabulary List. Blank job application forms.	Teacher evaluation of students' oral responses.
C	Practice is needed in filling out application forms and personal data sheets.	3. Students should have practice filling out an application form: a. Give students a personal data form which they can fill out for permanent future use and for use in filling out the job application. Encourage students to make out permanent personal data forms to take with them when they go for a job. This makes it easier to fill out the application especially when they have to stop and remember dates and addresses of former places of employment and school years and places.	Handout #4/14: Personal Data Sheet.	Teacher evaluation of students' written work on the data form.
		b. Students will fill out the application form using the information on the personal data sheets and following directions on the blank form.	Handout #4/15 and/or *Basic Skills on the Job*, "Blank Job Application Form," Activity pp 5-6. (See reference list at end of module.)	Teacher evaluation of students' written work in filling out an application form; look for understanding of directions and following directions.
C	Letters of application and resumes should be written in correct format.	B. Letters of Application 1. Students find a newspaper job ad which they would want to apply for and write a letter applying for the job.	Local newspapers.	Teacher evaluation of students' use of the want

Objective	Concepts/Content	Teaching/Learning Strategies	References	Evidence of Evaluation
		2. Students evaluate their own letters and correct or rewrite the letter after class discussion. Students may choose another want ad if they desire.		ads and skills in writing letter of application.
		C. The Resume: Explain that sometimes a resume is required in addition to a job application and/or letter of application. 1. Put on board the pronunciation of "resume" (REZ-uh-may).		Teacher evaluation of students' abilities to use criteria in correcting their own letters.
		2. Contact a company which writes professional resumes and procure pamphlets and brochures that students can look at.	Pamphlets and brochures from a company that writes resumes for people.	
		3. Provide students with sample resumes, and elicit from students that resumes are written in narrative form as compared to applications which are written in short answer form.	Sample resumes.	
		4. Students are to write their own resumes using their personal data sheets and the exercise handout.	Handout #4/16 and/or *Basic Skills on the Job*, "Writing a Resume," Activity #7. (See reference list at end of module.)	Teacher evaluation of students' written work.
D	Behaviors during the interview should be appropriate.	III. The Interview A. Refer back to the opener and the recorded comments about the reasons why students would or would not hire one of the persons in the film or role-playing. If possible, show the film again. Discuss with students the criteria they would use for hiring persons if they were the employer. Put on board for students to copy.	Handout: Students' earlier recorded comments about film which have been duplicated.	Teacher evaluation of students' oral responses.
		1. Refer to students' notes from the employment agency representative: a. In discussion with students, elicit from them a list (such as the handout) of criteria of good interview behaviors. Add to the list any criteria left out.	Handout #4/10: List of Interview Criteria.	Teacher evaluation of students' oral responses.

Objective	Concepts/Content	Teaching/Learning Strategies	References	Evidence of Evaluation
		b. Give students list of possible questions that they might meet in an interview situation.	Handout #4/17: List of Possible Interview Questions.	
D	Practice is needed in appropriate interview behaviors.	2. Students, using the job application filled out earlier, are to role-play, with the teacher as employer, an interview situation. Students who are watching are to use the criteria for good interview behaviors as a means of evaluating the interview role-playing.		Teacher evaluation of students' use of the interview criteria.
		3. Do the role-playing again, with students assuming both the role of employer and interviewee. Students observing are to evaluate.		Teacher evaluation of students' evaluation of each other and use of interview criteria.
		4. Students then work in small groups with role-playing so more students can get involved and have the experience. The groups will evaluate.		
		5. Pull groups back together and discuss the problems and common mistakes brought out.		Teacher evaluation of students' discussion.
E	Various kinds of jobs and career fields are available that can meet the job needs of different individuals.	IV. Formulating a Plan for Getting a Job		
		A. Finding the likely job		
		1. Students view film. Set purpose for film by giving students the task of looking for different kinds of jobs. The film is followed by a class discussion of the types of employment shown and jobs for men and women.	Film: "Other Women, Other Work." (See reference list at end of module.)	Teacher evaluation of students' oral responses.
		2. Through reading, students attempt to come to some idea of what each personally might like to try for in the way of a job.	*The World of Careers* *It Happened on the Job* *World of Work* or similar books. (See reference list at end of module.)	
		a. Each student selects from material provided some job areas to read about, looking for		Teacher evaluation of student selections of
		1) training required for the job		

Objective	Concepts/Content	Teaching/Learning Strategies	References	Evidence of Evaluation
		2) the kind of work the job entails 3) the potential salary 4) the type persons required 5) any negative aspects of the job. 3. If these resources are unavailable, prepare a discussion of different kinds of jobs. Elicit from students their personal desires in terms of employment. List these on board, adding students comments or ideas concerning 1-5 above.		jobs, the students' realistic approach to job selection.
E A,B C,D		POST-TEST	Handout #4/18: Post-test.	Teacher evaluation of students' written work based on criteria indicated previously.

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HANDOUT **4/1**

PRE-TEST

Directions:

Underline the word on the *right* that is closest to the meaning of the word on the *left*.

1. job	(joke, work, walk)
2. employment	(enjoy, eat, work)
3. employer	(see, friend, boss)
4. employee	(worker, farmer, country)
5. agency	(theater, movie, employment office)
6. apply	(ask for, apple, agent)
7. application	(medicine, put on, form for work)
8. interview	(plant, talk with employer, sight)
9. advertisement	(against, opposite, jobs in newspaper)
10. experience	(work done before, out of work, expert)
11. exp. or exper.	(*is short for:* experiment, expert, experience)
12. ad.	(*is short for:* adverse, advertisement, admirable
13. emp.	(*is short for:* important, emperor, employment)

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HANDOUT **4/2**

VOCABULARY

1. job
2. employment
3. employer
4. employee
5. agency (employment)
6. apply
7. application
8. interview
9. advertisement (want-ad)
10. experience
11. resume

Do You Know These Words?

Directions:

Match the words in Group A with the definitions in Group B.

Group A		**Group B**
1. employer	______	work for salary
2. application	______	you complete this for a job
3. apply	______	you talk with the boss about a job
4. employee	______	you register here for a job
5. advertisement	______	a description of yourself and your employment background
6. interview	______	the person or company you work for
7. agency	______	the years spent in the job
8. experience	______	information about jobs in the paper
9. employment	______	the worker
10. resume	______	you ask for a job

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HANDOUT **4/3**

READING WANT-ADS

Here are three things to do before applying for a job.
1) Decide what kind of work you want to do.
2) Ask yourself if you have the skills or qualifications for that type of work.
3) Shop around for that kind of job just as you shop around for new clothes or a car.

When shopping for a job, there are many things to keep in mind. For example: Does the job pay well? Will you have to commute far? If a job that pays well is far away, be sure to figure out how much it will cost you in time and money to commute. Sometimes it is better to work close to home for a little less pay.

Some companies give benefits. Find out what kind of benefits they offer. Benefits include health insurance, dental plans, pensions, and training. Vacations and holidays are also benefits. Sometimes the company pays for benefits. Sometimes the employee must contribute. Sometimes benefits are provided by a union. Be sure to ask about these things. Companies differ greatly.

FILE CLERK
TO $8,450

Minimum 1-year experience at full-time job. HS grad.

Permanent position in pleasant working environment. Excellent fringe benefits.

- 12 paid holidays
- company-paid medical insurance and pension plan
- sick leave pay

Call Personnel Dept. for appointment
ITL, Inc., 500 Market St.
Mid City, VA 30015
926-0011

An Equal Opportunity Employer

STUDY THE AD ABOVE. THEN ANSWER THE FOLLOWING QUESTIONS:

1. What is the top pay for this job? Do you think the job pays that much to start?

2. How much job experience do you need to apply for this job?

3. Do you have to be a high-school graduate?

4. Does the employer or employee pay for medical insurance?

5. Are you asked to apply in person or by phone?

6. What other benefits should you ask about?

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ABBREVIATIONS THAT GO WITH WANT-ADS

HANDOUT **4/4**

appt. = appointment
asst. = assistant
attr. = attractive
bkkpg. clk. = bookkeeping clerk
clk. typ. = clerk typist
co. = company
cond. = condition
excel. = excellent
exp'd. = experienced
FT = full-time
gd. typg. = good typing
gen. = general
HS grad. = high school graduate
info. = information
M-F = Monday through Friday
mech. = mechanic
mgr. = manager
no exp. nec. = no experience necessary
ofc. = office
opr. = operator
oppty. = opportunity
pd. = paid
perm. = permanent
ph. = phone
P.O. Box = Post Office Box
pos. = position
PT = part-time
ref. = reference
req. = required
sal. = salary
supv. = supervisor
swbd. = switchboard
temp. = temporary
wkly. = weekly
wpm = words per minute
w/wo = with/without

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HANDOUT **4/5**

SAMPLE WANT-ADS

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HELP WANTED

AUTO

SERVICE MANAGER

$50,000 annually for right person (includes salary and bonuses). S.F. bay area Porsche Audi dealer recently promoted service mgr. to sales dept. and is seeking technically competent service administrator/manager with strong Porsche Audi background. Must be thoroughly knowledgeable with mechanics of V of A warranty system and have successful track record in service management. Send your resume, including home phone number. All inquiries confidential. Write This Paper Ad No. 4694.

AUTO Mechanic. Journeyperson, w 5 yrs. Chev. dealership exp. req'd. Pref exp in tuneup & A.C. Contact Bob Shuttleworth. 415-589-8850

AUTO PARTS MGR.

Import parts exper. req. Excellent Oppty. Salary open. Call Ken Gilard 756-7071

AUTO Bus. Mgr. Small dealership seeks self starter, experienced in all phases. Reply to Peter Thom 775-0500

AUTO MECHANIC "USED"
Used car mechanical exper. Good opportunity, wages. FRANCHISE MOTORS 387-2107

AUTO body painter, highly exp'd on foreign cars, sal. open or comm. basis 453-6800

AUTO Metal Man. Highly experienced. Good shop. Top pay. Ref's. 621-8971 (M/F)

AUTO Mechanic, BMW factory trained technician. Exc. pay & benefits. Call Les. 494-1021

AUTO Mechanic. SF tune-up shop, smog lic req. flex hrs. Bonus plan. 775-4045

AUTO Boat paint sprayer, w/finish expr. 332-5432

AUTO MECHANIC
Toyota experience preferred. Top hourly rate plus bonus and best of conditions. Call Mr. Pitts at THOMPSON TOYOTA, Redwood City 365-0633.

AUTO—Service Writer, experienced, for expanding VW, Mazda, Subaru dealership. Excellent working conditions. Full benefits. Ask for Jim McGowan 589-9788.

AUTO MECHANIC Journeyman (m/f) Saab & Renault franchises. Above Union scale + excellent benefits. Paradise Motor Corp. Mike 924-6711.

BAKER w/pastery exp. or interest. Sausalito shop. 8-4pm, Mon thru Fri. $6/hr. 332-6812

BAKER bread/rolls exp-retired or home baker acceptable F-PT 6a-4p 345-9649 S. Mateo

BAKER nded. exp. F.T. P.T. Call bet. 9-11am 564-4800

CLERK TYPIST II
$829-1036 (5 steps)
Immed. opening for a clerk typist for the Housing Authority of the Co. of San Mateo (not civil service), type 55 wpm. gen'l cler. exp. req., contact Personnel 456 Peninsula Ave., San Mateo 348-4251 by 3-21-80. 5pm EOE affirm. action empl.

CLERK TYPIST

We require a clerk typist for our Finance Dept. Job duties will include heavy typing, including stat. typing, filing, phones, Xeroxing and a variety of other clerical functions. Applicants must type 55-60 W.P.M. accurately, have good phone skills and preferably 1-2 years work experience. Hours 8:30 - 5. Please call for an appointment 393-4186.

PACIFIC STOCK
EXCHANGE INC.

CLERK

ADMISSIONS CLERK

The California School of Professional Psychology is seeking a responsible individual for an entry level position in its central admissions office. Hours: 24-30 per week. Initially the position involves processing inquiries, & preparing bulk mailings plus general office support but there is a chance for upward mobility. The atmosphere is friendly & the loc. fashionable. Please send resume to: D. Nicholls. 2152 Union St. S.F. 94123. EOE

CLERK TYPIST

Immed. full time position avail. in operating room of mod med ctr for exper'd clerk typist. Varied responsibilities, requires 45 wpm. knowledge of medical terminology & excellent organizational skills. Must be willing to work wkends. Call Personnel aft 9am. 565-6100.

R.K. Davies Med Ctr
EOE M/F/H

CLERK/RECORDS
Prestigious, medium-size financial district law firm needs experienced, self-starting Records Center Clerk with good organizational skills to form new department. Salary based on experience. Excellent benefits. Please send resume to this Paper Ad No. 25421.

CLERK, GEN. OFFICE

Position open for person with 50 wpm. typing, 10 key & 1 yr. general office exper. Exc. employee benefit package & promotional opportunities avail. Apply in person 8:30-11:00 am. Transamerica Mortgage Co. 600 Montgomery, 15th flr. EOE

CLERK TYPIST

ADVERTISING

Join Prestige agcy & learn TV/radio media. Friendly, creative environ. Gd ofc skills needed, typ. Every other Fri. off during summer to $10.2M
Mike Paul Assoc. Ag. FREE
564 Market 623 781-0701

CLERK needed for filing in acctng dept on part-time basis. Hours can be arranged. Accurate filing skills req'd. One Market Plaza. Call Tony Haro. 777-3000

CLERK TYPIST

Part time. San Bruno office
Call Doris 952-2844

CLERK TYPIST

Type 50-60 wpm accurately & filing. Personnel 495-6800.

CLERK Expr'd hardware store full time & Part time. gd. pay 391-1204

CLERK for federal agency, gd. typing skills. $10,400 yr & up to start. Write paper ad no. 28494

CLERK-TYPIST. $750 mo. 55 WPM accts. rec., int'l freight frwder. Joan. 393-8447

CLERK/RECEPT. Typing needed 864-4500 Mr. San Gregori

CLERKS
Fifteen Clerks needed now. Two week to six month job at nation's top clothes manufacturer. Start immediately.
Call 347-7062 TOD Temps

CLERKS Jr. Billing Clerks, 10 key by touch, detail oriented persons, will train. Call Mon to Fri 495-7830

CLERICAL

INSURANCE BILLING CLERK

Our large modern hospital is seeking a responsible individual to fill this interesting position. Previous hospital insurance exper. desired but not required. Salary $1078/mo + exc. benefits. Contact Personnel 668-1000 ext. 8313

ST. MARY'S HOSPITAL
AND MEDICAL CENTER
2200 Hayes St SF CA

CLERICAL

EXPORT SERVICES

Int'l marketing corp. export services dept. needs energetic individual to handle all phases of export order processing including order entry, shipping, & export documentation. Previous export bkgrnd pref'd. Requires accurate typing 50 wpm. Friendly work environment & good benefits. Salary comm. w/exper. Call Jean at 772-5596. EOE M/F

Clerical **100% Free**

BONUSES!
Ship to Shore to $1000

International flair! Your people personality wins. Lively sales dept! 37 hrs. Type

434-3650

Elizabeth York Agency
601 Montgomery Suite 1102

COOK MANAGER

Major West Coast food service firm seeking exp'd Cook Managers for the Bay Area. Excellent salary & benefits. Sat. & Sun. off. Opportunities for rapid advancement. Send resume to this paper Ad 11953

COOK for Residence Club w approx. 100 young guests. Split shift, 6 day wk: Sundays off. Live-in/out arrangements can be made. 1570 Sutter.

COOK strong boiler & saute exp. quality oriented, new Burlingame restaurant gd. working cond. 347-6677

COOK/Assist Mgr. Pizza restaurant. Apply in person, 683 Chenery, SF. 239-4700

COOK needed, day & night cook. Sophies Restaurant 893-8020 Ask for the chef.

COOK exp'd morn. Seal Walk Inn. 545 Pt Lobos 386-6518

COOKS-Immediate openings. Salary range $1115 to $1229 per month. Contact Contra Costa County Personnel Department, PO Box 791, Martinez, CA 94553 415-372-4046

COOKS/Line. AM & PM, full time. Exp'd. only, Union scale. Call 569-8152. EOE

DELIVERIES
$4.85-$5.25/hr

All the overtime you can handle, lt. gift items to businesses. Call now Peninsula 592-5360, East Bay 489-8906

DELIVERY DRIVER

$279 SALARY PER WEEK
National Wholesale co. needs energetic enthusiastic people to work in the S.F. Bay Area. Car necessary. For interview call Lee at 692-0566

DELIVERY DRIVER for eves & weekends, part time. Must have reliable insured car. Knowledge of Daly City & San Bruno helpful. Wages + mileage. 756-8686

DELIVERY JOB—San Mateo Co. Requires car with high mpg. Clean cut applicants with integrity. Earn up to $225 wk. pt eve. 334-8792

DELIVERY Person. Canned goods to retail stores. Exp in knowledge of bay area req. Must be ov 21 873-1204

MECHANIC. RV/Auto. San Rafael. Must be able to weld, gas/elec. tuneups, basic elec. RV maint. exp. desirable. Co. benefits avail. Sat. open. Marin RV Center 415-457-4252

MECHANIC. VW exp. top pay for energetic, conscientious person. Apply in person to Noel Windust, Father Noel & Sons, 22 South Claremont, San Mateo, CA 94401 348-690

MECHANIC/MOTORCYCLE. Salary depends on experience. A Please apply in person betw. 10-3pm M-F. Daly City Yamaha, 6259 Mission St. DC

MECHANIC Sm. San Mateo trucking co. Exp. mech for full maint. & repair of fleet. Flex hrs. $10/hr. 573-5494

MECHANIC Truck exp. P/T. good working cond. Must have tools. S.F. location. 922-2427

MECHANIC, foreign car. Experience needed 756-3726

MECHANIC with own tools. Call Sam at 415-952-3740 2-6 pm.

RESTAURANT Taco Bell Franchises in South City & San Bruno are currently accepting applications for part time day & full time night positions. No exp. required. Growth potential. Apply with managers at Taco Bell, 465 El Camino, SSF & 1780 El Camino, San Bruno. Equal oppty. employer.

ROOFER, exp'd, w/equip. Set your own rates. Steady jobs possible 431-4257

SALESPERSON F/T & P/T for fast paced art print/card shop. Some eves & wkends. Friendly, responsible, person 433-1992 btwn 11 & 3 wkdys
POSTER PRINTS PIER 39

SHIPPING/DELIVERY. For printing co., retired OK, must have driver's lic. 5 Hrs. daily 495-5171

SHOE REPAIR Professional only. Fitter or finisher. Salary open. Call Gregory: 573-8333

WELDER. Expd in MIG/TIG w/abil. to fabricate sheet metal. Reading bluprints a must. Only TOP people need apply. Call Nancy. 468-0470

WELDER. TRUCK BODY BUILDER Exper in flatbeds, vans, dumps, & liftgates. In San Jose area. (408) 295-7750.

WELDER Precision sheet metal Heliarc & Mig. Union shop, full benefits. 871-0111 7am-3:30pm Tomberg Metal Products Inc.

WELDERS

Exp'd on MIG welding machines. For appt. 408-496-8211

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HANDOUT **4/6**

ABBREVIATIONS

Directions: Match the abbreviations in Group A to the right words in Group B.

Group A		Group B
1. live-in pos.	______	mechanic Monday through Friday excellent benefits
2. good cond.	______	for information
3. exp'd. gen. office work	______	temporary office work experienced
4. P.O. Box	______	attractive good salary
5. perm. pos.	______	references required
6. asst. sales mgr.	______	phone for appointment
7. 55 wpm	______	permanent position
8. excel. sal.	______	live-in position
9. for info.	______	good condition
10. attr. gd. sal.	______	Post Office Box
11. Ref. req.	______	paid weekly
12. Pd. wkly.	______	experienced general office work
13. Mech. M-F, excel. bnfts.	______	assistant sales manager
14. Ph. for appt.	______	part time position
15. PT pos.	______	excellent salary
16. temp. ofc. work expd.	______	55 words per minute

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STUDYING WANT-ADS/PART 1

HANDOUT **4/7**

You can find Want Ads in your local newspaper. They are usually in the section called "Classified Ads." Ads for jobs have different names; for example, Help Wanted, Employment, Job Opportunities. The Ad gives important information about a job. Study this Want Ad. Then, use it to answer the questions below.

NEW OPENINGS WITH AREA'S LARGEST
SHEET METAL FABRICATORS - ALL 3 SHIFTS

Brake Operators   Welders
Helpers (will train)   Sanders

Call for interview   Good Benefits

11 Holidays   Blue Cross/Blue Shield
Vacation   Life Insurance
Pension Plan   Accident/Sickness Benefits

EASY TRANSPORTATION
Hinkley Industries
1551 Hinkley Ave. Oil City, OK
An Equal Opportunity Employer
Tel: 391-9191

1. Give the name and address and phone number for this company.
2. How should you apply for the job? What do you do first?
3. What kind of business is this?
4. How many shifts have openings?
5. Can you apply for a job here if you have no experience? Which one?
6. How many holidays do you get?

Answer the following with Yes, No, or Doesn't say.

7. Is there a pension plan?
8. Do you get health insurance?
9. Does the employee pay for part of the health insurance?
10. Will you get 2 weeks vacation?
11. Do you need to join a union?
12. Is it easy to get to this company?

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STUDYING WANT-ADS/PART 2

HANDOUT **4/8**

Here are some more ads. Study them and answer the questions below.

RESTAURANT HELP

Exclusive downtown restaurant seeks exp. waiters/waitresses, bus persons. Lunch, dinner, and brunch shifts. Call Mr. Battaglia 711-9090.

DRIVER

Exper. Apply in person. AM only. Bubble Bakery, 300 Main St.

EXEC. SECRETARY

Min. 5 yrs. exp. required. Market St. location. Exc. salary and benefits.

Tel: 567-1000

TELLER

BANK OF THE WORLD has openings for tellers at its new TASTY HTS. BRANCH.

We're looking for someone who has good math ability, a neat appearance, and an outgoing personality.

CALL 796-6000 between 8:30 and 4:00

BANK OF THE WORLD
MIDLAND, TEXAS

AN EQUAL OPPORTUNITY EMPLOYER

1. What telephone number should you call if you want to be a teller for the Bank of the World?

   ____

2. During what hours should you call the Bank of the World? ______________________________

3. If you don't like to work with many customers, should you apply for this job? Why? ____________

   ____

4. A downtown restaurant needs help. What should you do if you want to apply for a job there?

   ____

5. Should you apply for a job as a waiter or waitress if you have never done this kind of work before?

   ____

6. What experience do you need for the secretary job? ______________________________

   ____

7. The Bubble Bakery needs a driver. Can you call for more information? ____________

   ____

8. How do you apply for the driver job? ______________________________

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BUSINESS FIRMS TO CLASSIFY AND ALPHABETIZE

HANDOUT **4/9**

Directions: Classify the following, then alphabetize the classifications.

Chairmakers, Inc.
Sharp Janitorial Service
Olsen Moving and Storage
Ogawa Nursery
Garcia's Machine Shop
Los Indios Gift Shop
Welding Career Institute
Mike's Auto Body
Speedy's Delivery Service
The Electric Man
National Semiconductor Corp.
Career Recruiters
Vamp Beauty Aids
Nikoya Bros. Construction
Karl's Auto Repair
Selecta Auto Body
BSM Sheet Metal
Mendoza Welding
Rose Valley Gardens
Fast Trucking Service
Columbia Machine Works
Adia Temporary Services
Celia's Mexican Restaurant
School of Communication Electronics
Oceanside Sheet Metal Fabricators
Moving Up Personnel Service
General Cosmetics
Mission Garage
Toastmaster Home Appliance Repair
International Electronic Technology
Fuki-Ya Japanese Barbeque
Heald Business College
Associated Welding
Aloha Building Maintenance
Ascot Temporary Services
Yet-Wah Mandarin Cuisine
New Japan Auto Service
Huerta Construction
Chinese Center Employment Agency
Maintenance Systems Corp.
Thousand Flowers Gifts
Carter and Sons Farm Equipment

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CONDUCT DURING THE INTERVIEW

HANDOUT 4/10

1. Arrive on time — Never with friends.
2. Greet the interviewer with a smile and firm handshake.
3. Address interviewer by name.
4. Relax.
5. Be a good listener and give direct answers to questions; don't talk too much.
6. Face the interviewer during the discussion; look him in the eye.
7. Relate skills to possible employment or statement of employer.
8. Permit the interviewer to terminate the interview.
9. Thank the interviewer and offer to provide additional personal information if needed.
10. Don't talk too much!

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PRIVATE EMPLOYMENT AGENCIES

HANDOUT **4/11**

Another way to find a job is to use the services of a private employment agency. Ads for agencies can be found in the newspaper want ads and in the yellow pages of the phone book. Read the ads carefully. The agencies offer different jobs and services. Some charge a fee and some don't. Study the ad below, then answer the questions.

CLERICAL

Word Processor	$250 +
Legal Secy	$245 +
Accounts Payable	$225 +
Teller	$185 +

No Fee to Applicant
RYAN AGENCY 983-3000

1. Do you have to pay for this service?
2. What is a legal secretary?
3. Do you need special training to be a word processor?
4. Where do tellers work? What are their duties?
5. How much does an accounts payable clerk make? Is this the minimum or maximum salary?

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HANDOUT **4/12**

JOB APPLICATION FORM

Directions: Look over David Long's application. Then answer the questions below.

PEM EMPLOYMENT AGENCY
APPLICATION
Fill out in detail:

Long Last Name (Please Print)	David First	Daniel Middle	678-8310 Home Phone	078-42-9876 Social Security No.	
440 South St. Street Address	Las Vegas City	Nevada State	89001 Zip Code	$ 6/hr. Salary Desired	$ 4.50/hr. Least Accepted
How long have you lived in Las Vegas 18 yrs.			678-1250 Emergency Phone	Positions Desired: machinist apprentice	
How long at your present address 1 yr.			n/a Business Phone		

	From	To	Courses & Dates
South H.S. High School	1977	1980	general
Las Vegas Comm. College College	8/80.	5/81	machine technology
Special Training			

BONDABLE: NO ☐ YES ☑

Drivers License No. L19076

Military Record: Rank, Dates n/a

How did you hear about us? job counselor

Special Skills: can operate drill press, turret lathe and vertical mill

DATES	Employer and Address Give LAST Position First	Type of Business	Position Held and Supervisor	Income	Reason for Leaving
1/81	Gene's Machine	machine shop	helper-part-time	$ 3.90/hr. Starting	want full-time job
present	200 May St.		Gene Hardee	$ 4.50/hr. Final	
	Silverado Rest.	restaurant	busboy	$ 2.25 Starting	
	1173 Main			$ 3.35 Final	
				$ Starting	
				$ Final	

1. What position does David want?
2. What is David's marital status?
3. Why did David write "n/a" for military record?
   What does "n/a" mean?
4. Does David need special training for this job?
5. What is an apprentice?
6. What things did David either answer incorrectly or leave out?

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VOCABULARY RELATED TO A JOB APPLICATION FORM

HANDOUT 4/13

available

background

education

experience

full-time

interests

marital status

minimum salary (wage)

part-time

position

position applied for

position wanted

previous

qualifications

references

referred

S.S. #

spouse

start with last occupation

temporary

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PERSONAL DATA SHEET

HANDOUT **4/14**

NAME ______________________________

ADDRESS ______________________________

PHONE ______________ SOCIAL SECURITY NUMBER ______________

Schools or Training:

NAME	ADDRESS	COURSE	DATES

References:

NAME	ADDRESS	TELEPHONE

Job Experience:

NAME OF COMPANY	ADDRESS	KIND OF WORK	DATES

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FILLING OUT A JOB APPLICATION FORM

HANDOUT **4/15**

EMPLOYMENT APPLICATION

Federal and state law prohibits discrimination in employment because of race, color, creed, age, sex, national origin or disability.

Date ____________ 19 ____

PERSONAL

Name ____________________
FIRST LAST MIDDLE INITIAL

Address ____________________
NUMBER AND STREET

____
CITY STATE ZIP CODE

Telephone Number ____________ Social Security Number ____________

GENERAL INFORMATION

Position Applied for ____________ Date Available ____________

Salary Requirement ____________ by the ☐ Week ☐ Month ☐ Year

If you are not a citizen of the United States, do you have the legal right to remain permanently in the United States?
Yes ☐ No ☐ Not applicable ☐

List any acquaintances or relatives employed by this company:

____________ ____________
NAME AND RELATIONSHIP NAME AND RELATIONSHIP

How did you learn of this position? ____________

Do you have any serious physical or mental handicaps preventing you from performing any specific kinds of work that may be required by this job? Yes ☐ No ☐

If yes, describe handicaps and explain limitations below:

____

____

Name and address of person to be notified in case of an emergency ____________

____

FILLING OUT A JOB APPLICATION FORM

4/15 continued

EDUCATIONAL BACKGROUND

TYPE OF SCHOOL NAME LOCATION	DATES ATTENDED	DID YOU GRADUATE?	DIPLOMA OR DEGREE?	MAJOR FIELD OR COURSE OF STUDY
ELEMENTARY SCHOOL Name __________ Location __________				
HIGH SCHOOL Name __________ Location __________				
COLLEGE Name __________ Location __________				

Subjects Liked Best __________ Least __________

Extra-curricular activities* __________

Do you plan to continue your education? Yes ☐ No ☐

If so, when and in what field? __________

*Except those which would disclose race, religion, color, sex, national origin or ancestry.

U.S. MILITARY

Branch of U.S. Military Service __________

From ____ / ____ / ____ to ____ / ____ / ____ Rank or rating upon discharge __________

If your duties were job related, please describe: __________

____

EMPLOYMENT HISTORY

Please list all part-time and full-time positions, giving present or last position first.
(Use an additional sheet of paper if necessary.)

1

Dates Worked From __________ To __________
Employer's Name ______________________
Employer's Address ______________________
____
Employer's Telephone No. ______________________
Annual Salary Starting __________ Final __________
Supervisor's Name and Title ______________________
____
Your Job Title and Duties ______________________
____
Reason for Leaving ______________________
May the above employer be contacted at this time for a reference? Yes ☐ No ☐

2

Dates Worked From __________ To __________
Employer's Name ______________________
Employer's Address ______________________
____
Employer's Telephone No. ______________________
Annual Salary Starting __________ Final __________
Supervisor's Name and Title ______________________
____
Your Job Title and Duties ______________________
____
Reason for Leaving ______________________
May the above employer be contacted at this time for a reference? Yes ☐ No ☐

3

Dates Worked From __________ To __________
Employer's Name ______________________
Employer's Address ______________________
____
Employer's Telephone No. ______________________
Annual Salary Starting __________ Final __________
Supervisor's Name and Title ______________________
____
Your Job Title and Duties ______________________
____
Reason for Leaving ______________________
May the above employer be contacted at this time for a reference? Yes ☐ No ☐

4

Dates Worked From __________ To __________
Employer's Name ______________________
Employer's Address ______________________
____
Employer's Telephone No. ______________________
Annual Salary Starting __________ Final __________
Supervisor's Name and Title ______________________
____
Your Job Title and Duties ______________________
____
Reason for Leaving ______________________
May the above employer be contacted at this time for a reference? Yes ☐ No ☐

Account for all periods of unemployment in excess of three (3) months:
____
____

WORK EXPERIENCE

What office machines do you operate? ____________________

Typing Speed ________ MANUAL ________ ELECTRIC ________ STENO SPEED

What special skills, knowledge, talents, business licenses, or other job-related experiences, not covered elsewhere, do you have?

OTHER

Additional comments which you feel would be important in our consideration of your application:

____________________ Signature of Applicant

____________________ Date

We are an Equal Opportunity Employer (M/F)

Training materials funded by a grant from the AMERICAN COUNCIL OF LIFE INSURANCE.

RESUMES

When you are looking for a job, it's a good idea to take along a copy of your resume (pronounced REZ-u-may). A resume is a personal statement about yourself and your experience. A resume makes a good impression on a prospective employer because it shows him or her that you're serious about getting a job. Everyone's resume is different. The following will give you an idea of the general form. Complete each section on a separate sheet of paper. The final product should be neatly typed.

Example resume format. This is what you should include on your resume.

Personal data:

name ____

address ____

telephone ____

Objective:
explain in one or two sentences what your goals for the future are in terms of employment.

Experience:
(give your last job first.)

dates: from __________ to __________

company and address: ____

duties: ____

Education:
name of college, university or training school; date graduated or attended.
name of high school or adult school; date graduated or attended.

Additional information:
include foreign languages, hobbies, and interests, especially if they relate to the job you're applying for.

References:
give names, addresses, and phone numbers of three people who know you and your work well. Do not list relatives or young friends.

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QUESTIONS FREQUENTLY ASKED BY THE INTERVIEWER

HANDOUT **4**/17

1. What specific plans do you have for your future?
2. What kind of work have you done?
3. Why did you leave?
4. How much schooling do you have?
5. What do you like to do in your spare time?
6. How did you become interested in our firm?
7. What makes you think you will like this kind of work?
8. Do you own an automobile?
9. Do you feel that you can get along with people?
10. What is the condition of your health?
11. What starting salary would you expect?
12. When can you start work?

Training materials funded by a grant from the AMERICAN COUNCIL OF LIFE INSURANCE

POST-TEST

Directions: Students are to complete the following writing assignment.

After analyzing their own interests and abilities and deciding on their interests in particular jobs, students will select a potential job to locate and set up a plan for getting the job. Students will:

1. Indicate the *resource* to be used in locating the job:
   a. If they are using a *newspaper want-ad,* they will choose an ad and write it out in full, spelling out all abbreviations;
   b. If they are using a *public* or *private agency,* they will indicate which type and why;
   c. If they are using the *telephone yellow pages,* they will locate a business firm and its address and phone number and write all the information.
2. Write a *letter of application* stating why they think they are suitable for the job, indicating their interests and abilities, etc.
3. Write a very brief *resume* (using the personal data sheet done earlier).
4. Fill out a *job application* for the job.

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ANSWER SHEET
OBTAINING RESOURCES

HANDOUT #4/1

1. work
2. work
3. boss
4. worker
5. employment office
6. ask for
7. form for work
8. talk with employer
9. jobs in newspaper
10. work done before
11. experience
12. advertisement
13. employment

HANDOUT #4/2

Group B
11
2
6
8
12
1
10
9
5
4
3

HANDOUT #4/3

1. $8,450; no
2. 1 year
3. yes
4. by the company
5. vacations, dental plan, company training

HANDOUT #4/6

Group B

13
9
16
10
11
14
5
1
2
4
12
3
6
15
8
7

HANDOUT #4/7

1. Hinkley Industries, 115 Hinkley Ave., Oil City, OK 391-9191
2. Call for an interview.
3. sheet metal plant
4. 3
5. yes; helper — it says "will train."
6. 11 holidays
7. yes
8. yes (Blue Cross/Blue Shield)
9. doesn't say
10. doesn't say
11. doesn't say
12. yes

HANDOUT #4/8

1. 828-5878
2. between 8:30 am and 4:00 pm
3. No, because the job requires an "outgoing personality"
4. Call Mr. Battaglia for an appointment.
5. No. They want "experienced" personnel.
6. 5 years experience
7. No, you must go in person.
8. You visit the bakery in the morning.

ANSWER SHEET/OBTAINING RESOURCES

HANDOUT #4/9

- Automobile Body Repairing and Painting
  - Mike's Auto Body
  - Selecta Auto Body
- Automobile Repairing and Service
  - New Japan Auto Service
  - Mission Garage
  - Karl's Auto Repair
- Contractors
  - Huerta Construction
  - Nikoya Bros. Construction
- Cosmetics
  - General Cosmetics
  - Vamp Beauty Aids
- Delivery
  - Speedy's Delivery Service
- Electric Appliance-Repair and Service
  - Toastmaster Home Appliance Repair
  - The Electric Man
- Electronics
  - International Electronic Technology
  - National Semiconductor, Inc.
- Employment Agencies
  - Career Recruiters
  - Chinese Center Employment Agency
  - Moving Up Personnel Service
- Employment—Temporary
  - Adia Temporary Services
  - Ascot Temporary Services
- Farm Equipment
  - Carter and Sons Farm Equipment
- Furniture Manufacturing
  - Chairmakers, Inc.
- Gift Shops
  - Thousand Flowers Gifts
  - Los Indios Gift Shop
- Janitor Services
  - Aloha Building Maintenance
  - Maintenance Systems Corp.
  - Sharp Janitorial Service
- Machine Shops
  - Columbia Machine Works
  - Garcia's Machine Shop
- Movers
  - Fast Trucking Service
  - Olsen Moving and Storage
- Nurseries
  - Rose Valley Gardens
  - Ogawa Nursery
- Restaurants
  - Celia's Mexican Restaurant
  - Fuki-Ya Japanese Barbeque
  - Yet-Wah Mandarin Cuisine
- Schools
  - Heald Business College
  - School of Communication Electronics
  - Welding Career Institute
- Sheet Metal
  - BSM Sheet Metal
  - Oceanside Sheet Metal Fabricators
- Welding
  - Associated Welding
  - Mendoza Welding

HANDOUT #4/11

1. No
2. A legal secretary usually works for a lawyer.
3. Yes
4. A teller works in a bank. They cash checks and deposit money for customers.
5. $225 per week. This is the minimum salary.

HANDOUT #4/12

1. Machinist apprentice
2. No information given.
3. Because he has never been in the military, the question does not apply to him. "n/a" means "not applicable."
4. yes
5. An apprentice is someone with special training but is still a beginner or still learning his or her skill.
6. He left out the dates he worked at the Silverado Restaurant, his supervisor's name, and why he left.

COURSE TITLE: **USING RESOURCES**

LEARNING SEQUENCE: **DOLLARS AND SENSE: BUY NOW, PAY LATER**

ABE LEVEL: **INTERMEDIATE**

TIME: **4 HOURS (1 HOUR SESSIONS)**

MODULE OBJECTIVES:

By the end of this sequence, students will show, orally, in writing or through demonstration that they are able to:

A. Discuss the motivations and circumstances that lead couples they know or the couple in a teacher-related story or in the movie, *Easy Money*, to get into credit debt. Students will use four levels of inductive thinking: recall, inference, generalization, and application. Each student will give brief responses in writing and discuss orally at his or her option.

B. Correctly locate finance charge, annual percentage rate, and deferred payment on several credit contracts shown in class.

C. Determine the best credit value for a particular consumer purchase based on the lowest finance charge. Students will choose among a list of credit sources and finance charges supplied by the teacher.

D. Formulate a set of personal guidelines for using credit wisely. Guidelines must include establishing credit, choosing a credit source, and deciding whether or not to use credit for a particular purchase.

E. Relate course information to own lives by voluntarily citing examples of their own use or non-use of credit.

Objective	Concepts Content	Teaching Learning Strategies	References	Evidence of Evaluation
A	All of us can get into credit debt if we don't understand how and when to use credit. Credit problems are rarely intentional. People are motivated by the desire for a higher standard of living, persuasive advertising, ignorance of the real cost of credit, lack of realistic planning, impatience, and a desire to keep up with the Joneses! When problems begin to arise, they lack the skills to deal with problems as they arise and to find alternate solutions.	PRE-TEST OPENER: View the film, *Easy Money*, a story of a young married couple who use credit to get all the things they want, then find they can't pay the bills. Family and financial problems result. If film is not available, teacher relates story of young married couple getting into debt and problems it causes *or* has students tell similar incidents about couples they know. After the film or story, the teacher will use inductive questioning to discuss the motivations of this couple. Teacher will ask students first to respond on a sheet of paper with a short word or phrase to this question: "How did this film or story make you feel?" Then the teacher will ask *what* happened in story, *why* it happened, *generalizations* that can be made, and possible *solutions*.	Handout #4/19: Pre-test. Film, *Easy Money*, from Consumer Credit Counselors, 625 Market St., Suite 1010, S.F., (free loan) or for rental from A.I.M.S. Instructional Media Services, Inc., 626 Justin Ave., Glendale, CA 91201. 16mm film projector, movie screen, blackboard, chalk,	Teacher evaluation of results of Pre-test. Students are asked to make a one word or phrase response to each cognitive level and to one affective question. Papers are collected after students have volunteered their answers during discussion. Then teacher can review and evaluate answers of

Objective	Concepts Content	Teaching Learning Strategies	References	Evidence of Evaluation
			small sheets of paper.	those who did not speak in class.
		Generalizations and solutions are recorded from blackboard onto a ditto for students' reference for the next class.	Handout #4/20: Sample Inductive Questions.	
B.C	Truth-in-Lending Act Comparison shopping for credit: what to look for and costs of credit from different sources.	Class discussion: In what area do you consider yourself a good shopper? Ask students to tell the tricks or rules they follow to be a good shoe, food, (etc.) shopper. Write responses on board. Point out all responses related to comparing sources and prices, to introduce idea of comparing price of credit in shopping for credit.	Handout #4/21: *FTC Factsheet, Truth-in-Lending* from Federal Trade Commission. Chalkboard.	
		Discuss Truth-in-Lending Act and how it helps the person find the best credit value. Write on board such terms as: Finance Charge, Annual Percentage Rate, and Deferred Payment Price. Define and give examples.		
		Show on an overhead projector, transparencies of sample credit contracts. Ask student to locate Finance Charge, Annual Percentage Rate, and Deferred Payment Price and write the amount on a sheet of paper. Teacher points out these and students check their answers.	Handout #4/22: Transparency of Credit Contracts. Make own from other contracts or applications.	Teacher evaluates student responses on paper. Might ask, who got them all right, some right, etc.?
		Display consumer purchase cards and let each student choose a card with something they would like to buy on credit. Also display a selection of credit source cards.	Handout #4/23: Consumer Purchase Cards.	
		Have students select the source they think will give them the best credit value. Then hand out the credit source fact sheets and ask students to see what the APR is and whether they selected the best source. Discuss why that source was chosen; what a better source would have been; why some are more costly than others; and why secured is less costly than unsecured credit. Ask students to compute the dollar cost of credit for one year on the source they choose. Show how to do math on board. Ask students for their total. After computing the credit cost for source chosen, have students choose another	Handout #4/24: Credit Source Cards. Handout #4/25: Sample Maximum Credit Charges Allowed.	Teacher evaluates student response in giving total.

Objective	Concepts/Content	Teaching/Learning Strategies	References	Evidence of Evaluation
		source to compare and compute that cost so they can see the dollar amount of credit and the difference the APR makes on the cost of credit.		
D,E	There are certain rules to follow in using credit to make credit work for instead of against you. It is important to know the cost of credit, what one can afford to pay in credit, what alternatives there are, and how to know when you are getting in over your head as well as what to do when in trouble.	Discuss the differences students found in the cost of credit from different sources. Give student handouts to read. Discuss main points in handouts. Use chalkboard to highlight points. Ask students to think of an item they really want (large purchase). Then ask them to write a list of guidelines they would have to consider to establish credit and to select a credit source.	Sample Handouts: 1. *Credit: To Use or Not to Use*, Cooperative Extension Bulletin #HXT-12. 2. *Establishing Credit*, Bank of America Consumer Report #2 at all branch offices. 3. Fair Credit Act, *FTC Fact-sheet*, from Federal Trade Comm., Wash., D.C.	Teacher evaluates discussion content and participation. Evaluates written personal guidelines (culminating assignment).
		POST-TEST	Handouts #4-19 and #4-26: Pretest plus Sample Case Study and Decision Making Guidelines Quiz.	

HANDOUT 4/19

PRE-TEST

Circle T for True or F for False

1. All credit costs the same to use. T F
2. A credit lender doesn't have to tell you how much the credit is costing you. T F
3. A large downpayment will enable you to pay a smaller finance charge. T F
4. Only department stores and gas stations give credit. T F
5. Women and minorities can be denied credit if a credit lender doesn't want to lend to them. T F
6. The annual percentage rate helps you shop for credit. T F
7. The deferred payment price tells you how much you will pay per month on a credit purchase. T F
8. It is always better to buy small purchases on credit. T F
9. You can never be sure of how much you are paying in total when you buy with credit. T F
10. No one gets into credit debt unless in the first place they purposely intend not to pay their bills. T F
11. One should never use credit. T F
12. The finance charge tells you how much the credit is costing you. T F

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SAMPLE INDUCTIVE QUESTIONING

HANDOUT **4/20**

Affective Question:

How did this movie make you feel?
How would you feel if you were Joan or Dan?
How did you feel when you were in that situation?

Recall Level:

What do you remember most from the movie?
What was the main event in this movie?
What led up to the final scene?
What happened after that?
What happened before that?

Inference Level:

Why did they do that?
What pressures motivated that behavior?
Why did that happen?

Generalizations:

What could you say about the relationship between . . . and . . . ?
What can you say is true in general from this?
What is a basic message behind this?
What are the morals of this story (if any)?
What rule could you say would apply to this situation?

Application:

What could they have done differently?
Where should they have done something else?
What can anyone do to avoid this?
How can we test it to see if it works?
What guidelines can we follow based on these generalizations?

Record each student's response on the board; don't omit anyone's answer. This encourages all students to participate without fear of rejection. The points you are seeking *will* come up. If there seems to be a stall, rephrase the question or ask another affective question.

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BACKGROUND INFORMATION FOR SHOPPING FOR CREDIT*

HANDOUT **4/21**

The purpose of the Truth in Lending Act, which went into effect July 1, 1969, is to enable the consumer to shop for credit in the same way that he shops for a television, refrigerator, or an automobile. The whole purpose of truth in lending is to require the seller of merchandise to tell the buyer exactly how much his credit is costing him so he will be able to shop for the best credit terms.

Since the law does not apply to cash purchases but only to credit transactions, it might be well to define credit. The Federal Reserve Board, in defining consumer credit, decided that a consumer credit transaction would have to meet several qualifications.

(1) First of all, the creditor must ordinarily extend or arrange for the extension of credit in his business, and the person obtaining the credit must be an individual, not an association or business. For example: If you loaned a personal friend $100 you would not be a creditor and the loan would not be consumer credit even though your friend is an individual because you do not ordinarily extend or arrange credit.

(2) The loan or credit must be for personal, household, family or agricultural purposes and cannot exceed $25,000 unless it is for real estate. For example: If a person borrows money to open a donut shop, that would not be a consumer credit transaction and therefore not subject to the Truth in Lending Act.

(3) The last requirement is that a charge for the use of the money be imposed, which we will call a finance charge, or the contract may be payable in more than four payments. (This is presently being contested in the courts. A fifth circuit court decision stated this definition was unconstitutional and that a finance charge must be imposed for the transaction to be considered credit and be subject to the Truth in Lending Act.) For example: A consumer buys carpeting for his home and does not pay cash; the seller, instead, permits the consumer to pay for the carpeting in 90 days but charges him $5 for delaying the payment. This is a credit transaction because the consumer is required to pay a $5 finance charge. Now, let's look at another example. The seller agrees that a consumer can pay for the carpet in 90 days and he does not charge any extra for doing this. This is not a credit transaction and therefore not subject to the Truth in Lending Act.

There are only two types of credit, open-end credit and closed-end credit. It is important to know the difference between open-end and closed-end credit because the law requires the seller to provide different information in regard to each. The best example of open-end credit is the revolving charge account offered by department stores, some local stores, and also bank cards. Open-end accounts must be applied for, and if the application is accepted by the store, the customer usually receives a credit card. This card may be used to make purchases from time to time. Under this plan a consumer may make one or more purchases every month or he may not make any purchases for many months. The consumer will receive a bill each month that he has an outstanding balance in his account. The consumer may pay the bill in full or he may pay a minimum amount or any amount over that minimum amount that he wants. If he does not pay the bill in full within a stated period of time, a finance charge may be imposed. The greatest use of this type of account is in the purchase of small items, such as shoes, clothing, dishes, household utensils, etc.

The other type of credit is closed-end credit. This usually applies to the "Big Ticket" items such as automobiles, television sets, refrigerators, carpeting, etc. This type of credit is not generally extended on a continuing basis. Often during the sale of the items mentioned above the seller will ask if the customer is going to pay cash or use credit. If the customer wants to use credit then he applies for it, either with the seller or a third party. This is a single transaction. If credit is extended, it does not cover any future purchases or loans. Each time the customer wants to obtain credit he must make a new application, and in this way it differs from open-end credit, where each time a customer wants credit he presents his card and credit is extended. In closed-end credit a specified amount of money is owed which must be paid over a certain period of time, while in the open-end type, the amount owed changes from time to time and the entire account does not have to be paid by a specified date.

CLOSED-END CREDIT DISCLOSURES

The disclosures required on closed-end credit are very specific. A very important point is that these disclosures must be made before a customer is committed to buy the goods under credit terms or borrow money. This gives the consumer a chance to compare the cost of borrowing from several institutions such as the retailer, a bank, the credit union, or a savings and loan association. One important term is the amount financed, which is the amount of money that is being used or borrowed. It includes any proceeds, taxes, licenses, and can include life, property and/or health insurance.

As mentioned above, the cost for life, health and or property insurance may be included in the amount financed. However, there are times when the cost of the insurance is a cost of credit and should be included in the finance charge. If credit life, accident, health or loss of income insurance is required by the creditor, the cost must be included in the finance charge. If the insurance is not required and the customer would like to have the credit life insurance offered by the creditor, he must sign a dated statement to that effect. Property insurance may be required by the creditor, and if the customer may choose the person through which the insurance is to be obtained, it could be included in the amount financed. If the creditor requires the consumer to obtain the insurance through or from him, then the cost must be included in the finance charge.

The finance charge is a big item to look for. It is the amount of money it is costing the consumer to use credit. The finance charge tells the dollar cost of credit. It can include interest, service charges, fees for credit reports, charges for required life insurance, loan fees and finder's fees. If the finance charge is the sum of more than one charge, the charges must be itemized and the total sum disclosed as the finance charge. The finance charge is one of two terms that can be used in comparing the cost of credit. However, the lowest dollar finance charge does not always mean the best credit buy.

Another figure which is closely related to the finance charge is the annual percentage rate. The annual percentage rate is an absolute comparison of finance charge and amount financed and is the finance charge per $100 per year computed on the declining balance. In shopping for potatoes, the price per pound is the check for dollar value. In shopping for money, the annual

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FTC Factsheet, Truth in-Lending, from Federal Trade Commission.

percentage rate is the check for dollar value. For example: If a consumer has a choice of paying a $77 finance charge over a 15-month period and the annual percentage rate is 12 1/2%, or paying a $65 finance charge over an 8-month period and the annual percentage rate is 18 3/4%, the best dollar value is the 15-month contract, a $77 finance charge, and the 12 1/2% annual percentage rate. The lowest annual percentage rate is the best dollar value on credit.

Something to notice on both loans and retail sales contracts is the total of payments. This figure totals the amount financed and the finance charge together so consumers can readily see how much they will be paying back in payments. One other important term is the deferred payment price. This will be found only on retail sales contracts, but is important because it shows the total amount the divan or refrigerator is costing because it is being bought on credit. It adds the amount of the downpayment to the finance charge and amount financed and enables the consumer to compare the total cost of buying something on credit rather than paying cash for it.

OPEN-END CREDIT DISCLOSURES

In open-end credit, credit information is given to consumers twice. Once in a written statement and then each time he receives his monthly bill. The initial statement must be given to a consumer before he ever makes a purchase on his open-end account. This statement must contain the conditions under which a finance charge may be imposed and also the method of determining the balance upon which the finance charge is imposed. This is very important in shopping for open-end credit, as will be noted later. The method of determining the amount of the finance charge should be set out. For example: "The finance charge will be figured at 1% of the adjusted balance after payments are deducted." Also, if there is any minimum charge, such as 50 cents, it must be disclosed. The periodic or monthly percentage rate and the annual percentage rate must be disclosed for example, a monthly rate of 1% would be an annual percentage rate of 12%, and must be disclosed. Also, if there is a minimum periodic payment, this must be disclosed.

There are several different figures that can be used to figure the finance charge in open-end credit. The law states an unpaid balance must be used to determine the finance charge, but it does not spell out how that balance must be determined. Three popular methods of figuring this balance are: The previous balance method, the average daily balance method, and the adjusted balance method. Examples of the use of the balances are given on page 4/63d. In the previous balance method, the payment made during the month is not deducted before the finance charge is calculated. The finance charge is determined by applying the periodic rate to the previous balance of the account. A second method is the average daily balance method. The finance charge is calculated on the average amount of the daily balances in an account. Payments are credited on the date of receipt. By this method, early payment of an account will result in a smaller finance charge. The third method, adjusted balance, is the most beneficial to the consumer. All payments are deducted before the finance charge is calculated and the periodic rate is applied to the adjusted balance.

Customers having open-end accounts must be sent a statement of the account periodically which shows all the payments made and items charged during the last billing cycle. Important items on this statement are the finance charge in a dollar amount and the annual percentage rate; also, the amount of time in which the entire bill (new balance) can be paid without additional finance charge being imposed must be disclosed.

In open-end credit there is never a definite amount financed because additional purchases can be made and payments can be made of any amount greater than the minimum. The entire bill can be paid in full each month and thereby a consumer would never pay any finance charge. A consumer can take three months or he could always have an amount owing if he regularly uses his card and pays only part of the bill. Because of this the total of payments and deferred payment price cannot be calculated as they can on a closed-end credit transaction and are therefore not disclosed.

Real estate transactions have certain exceptions to several parts of the act. However, the most important item to remember when dealing with a contract in which a consumer's home may be repossessed is the right of rescission. The Truth in Lending Act gives a consumer a three-day cooling off period if his credit contract lists his home as collateral, unless it is a first purchase contract on that home. For example, in home improvements or remodeling jobs that are done on credit, the creditor usually has a lien on the home and can repossess it, so he must give the consumer a notice of his right of rescission, and he must wait until the three days have passed to begin work on the house. Of course, exceptions can be made in case of personal financial emergency or where delay may jeopardize people.

If a creditor fails to make the required disclosures to a consumer, he may sue for civil penalties amounting to twice the amount of the finance charge — for a minimum of $100 up to a maximum of $1,000 — plus court costs and reasonable attorney's fees.

JOHN GREY FINANCES AN AUTO PURCHASE

Last summer John Grey's old car finally went its last mile and had to be junked. John needed another one, so he checked local newspaper ads for used cars. He finally saw two ads that interested him. Both were for the same kind of car and prices were identical. Lucky's Used Car Lot advertised credit terms and required a $200 downpayment. But Wheels and Deals Used Cars advertised "No Money Down." That sounded good to John, so he paid Wheels and Deals a visit.

At Wheels and Deals John looked the car over, liked it, and asked about terms for financing it. The salesman told John that he could pay $80.61 a month for 24 months and gave him a contract that was already filled in.

The contract was a bit confusing to John, but right away he noticed a $200 downpayment included in the figures. He asked the salesman about this, since "no money down" was what had attracted him to Wheels and Deals in the first place.

The salesman told John that the credit department could finance only $1,495 for him. However, he told John that he could borrow $200 for a downpayment from a loan company down the street. Payments would be less than $20 a month for only 12 months. John thought about that, but decided he probably wouldn't need a loan. He had already saved about $200 which he could apply on a car.

John looked at the car contract again, saw a charge for credit life insurance, and asked about it. The salesman quickly told him that the insurance really was a good thing to have.

Finally John noticed the words ANNUAL PERCENTAGE RATE and asked what they meant. The salesman told him that was a term required by the Truth in Lending Act, but really didn't mean a thing. He told John that the only important figure was the amount he would owe on the car and that was $1,934.63. That was a lot of money, and John decided to think things over before signing the contract.

John started home and then remembered that the Lucky's Used Car Lot had advertised a car like the one he had just seen. The ad had stated a lot of terms — one was ANNUAL PERCENTAGE RATE — but he had forgotten what they were. He decided to go to Lucky's and see how the credit terms there compared with those offered by Wheels and Deals.

The salesman at Lucky's showed John the car and asked if he had seen their ad. John said he had but confessed that he hadn't really understood all the terms. The salesman then got a blank contract, sat down with John and explained the credit terms and pointed out that some of them could be used to great advantage by a shopper.

He told John that he should always look for four things when buying on credit, and made a check mark beside each as he described it.

First, look for the CASH PRICE. You ought to know what the price would be if you were paying cash.

Second, look for the FINANCE CHARGE. It is the CHARGE for paying later — the cost of credit in *dollars*. Then — decide whether paying later is worth that many dollars. He said it was very important to think about this charge, and that was why the term was more conspicuous on the contract than most of the other credit terms.

Third, look for the DEFERRED PAYMENT PRICE. That's the CREDIT price. It includes the cash price, the finance charge, and other charges that you might or might not have to pay if you paid cash. You need to think about the CREDIT PRICE, and decide if paying later is worth that much money.

Fourth — and VERY important — look for the ANNUAL PERCENTAGE RATE. It is the charge for paying later the finance charge expressed as a percentage. The LOWEST annual percentage rate is ALWAYS the best credit term buy, regardless of the amount of the debt or the time it takes to repay it. He showed John that the words were conspicuous on the contract — and told him to always look for that term. He said to COMPARE annual percentage rates on credit deals, and to always choose the lowest one if you want to GET THE MOST FOR THE LEAST AMOUNT OF MONEY.

John was about ready to buy the car when the salesman suggested another choice. John could pay for the car in 18 months at $98.33 a month. The salesman filled out a contract just to show John the very real difference between his choices. John immediately noticed that the ANNUAL PERCENTAGE RATE WAS MUCH LOWER ON THE 18-MONTH PLAN. Also, he saw that he could save nearly $100 on the FINANCE CHARGE by making the higher monthly payments for fewer months.

At that point John was convinced that he should buy from Lucky's. Not only had he been offered better deals there, but also he had learned how really easy it is to SHOP FOR CREDIT.

John considered his choice of payment plans and finally decided on 24 months. Although the other plan would certainly save money, he felt it was more important to be sure he could meet his monthly payments than it was to reduce his finance charge. If he couldn't afford the higher payments, he might lose his car.

After all decisions were made, John read his contract carefully, asked questions about things he didn't understand, and then signed. The salesman gave him a copy of his contract and the keys to his new car. Breathing a sigh of relief, John drove away — a happy car owner.

EXAMPLES OF PROBLEMS USING DIFFERENT METHODS OF DETERMINING THE OUTSTANDING BALANCES USED TO COMPUTE FINANCE CHARGES ON OPEN-END CREDIT ACCOUNTS.

PREVIOUS BALANCE METHOD:

Previous Balance on December 1, 1971	$100.00
Payment on December 10, 1971	10.00
New Charges on Account	0.00
FINANCE CHARGE	1.00
Computed as 1% per month on the previous balance which is an ANNUAL PERCENTAGE RATE of 12%	
New Balance January 1, 1972	91.00

Finance Charge is computed as 1% of previous balance before deducting payments or credits. $100 × 1% = $1

AVERAGE DAILY BALANCE METHOD:

Previous Balance on December 1, 1971	$100.00
Payment on December 10, 1971	10.00
New Charges on Account	0.00
FINANCE CHARGE	.96
Computed as 1% per month on the average daily balance which is an ANNUAL PERCENTAGE RATE OF 12%	
New Balance January 1, 1972	90.96

Finance Charge is figured as 1% of the average daily balance. The average daily balance of $96.13 is computed thus:

December 1-December 10 daily balance of $100	10 × 100 = $1000
December 10-December 31 daily balance of $90	21 × 90 = 1890
	$2890

$$\frac{\$2890}{31} \qquad \$96.13 \times 1\% = \$.96$$

ADJUSTED BALANCE METHOD:

Previous Balance on December 1, 1971	$100.00
Payment on December 10, 1971	10.00
New Charges on Account	0.00
FINANCE CHARGE	.90
Computed as 1% per month of adjusted balance which is an ANNUAL PERCENTAGE RATE OF 12%	
New Balance January 1, 1972	90.90

Finance Charge is figured as 1% of adjusted balance, after payments and credits are deducted. 1% × $90 = $.90

Continued

EXERCISES

A. On this problem involving a retail installment contract have students fill in the blanks by computing dollar amounts.

DISCLOSURE STATEMENT OF LOAN

Creditor: XYZ Loan Co.
7792 A Avenue
Fort Smith, WA

Borrower: John Doe
4272 B Street
Fort Smith, WA
Date: October 5, 1971

Proceeds of Loan	$ 400.00
Other Charges	0.00
Amount Financed	______
FINANCE CHARGE	______
Total of Payments	$ 536.76
ANNUAL PERCENTAGE RATE	30.00%

The total of payments is payable in 24 monthly installments of $______, the final installment being $______. The first installment is payable November 5, 1971, and all subsequent installments on the same day of each consecutive month.

This problem is not meant to contain a full disclosure statement as required by the Truth in Lending Act.

B. Find the Applicable Truth in Lending disclosures such as Finance Charge, Total of Payments, Deferred Payment Price and Amount Financed for the following examples of credit sales and loans.

1. The cash price of a car is $475 plus taxes and licenses of $63.90. The Downpayment is $25 and the Finance Charge is $42. The Annual Percentage Rate is 12%.
2. The proceeds of a loan are $500 and a filing fee of $3 is charged and optional life insurance is obtained at a cost of $6.42. There are 30 payments, 29 of $19.57 and 1 of $19.72.
3. The Amount Financed on a credit sale is $275. The Total of Payments is $312.42. The cash price is $308.75 and there are no other charges. The Annual Percentage Rate is 11.75%.
4. A loan is payable in 35 payments of $22 and one payment of $15.67. The proceeds are $600. Life insurance is required at a cost of $12.55. There is a $3 filing fee.

ANSWERS:

1.	Amount Financed	$513.90
	Total of Payments	555.90
	Deferred Payment Price	580.90
2.	Amount Financed	$509.42
	Finance Charge	77.83
	Total of Payments	587.25
3.	Finance Charge	$ 37.42
	Deferred Payment Price	346.17
4.	Amount Financed	$603.00
	Finance Charge	182.67
	Total of Payments	785.67

These questions can be used as problems for students to work or can be included in a test to test their understanding.

C. Matching: Match questions 1-11 with answers a-l.

1. Finance charge	a f
2. Right of rescission	h
3. Default charge	k
4. Deferred payment price	l
5. Total of payments	i
6. Credit life insurance	e
7. Amount financed	g
8. Annual percentage rate	d f
9. Previous balance	c
10. Adjusted balance	j
11. Revolving charge account	b

a. Total cost of credit
b. Open-end credit
c. Balance before payments are deducted
d. Absolute comparison of amount financed and finance charge
e. If required by creditor, it must be included in the finance charge
f. Must be more conspicuous
g. Amount of money you are borrowing or using
h. Three-day cooling off period if home may be taken
i. The amount financed plus the finance charge
j. Balance after payments are deducted
k. May be charged if you make payments late
l. The total amount you are paying because you bought an item with credit

PRINCIPLES & GENERALIZATIONS	LEARNING EXPERIENCES
Using credit has become an accepted way to purchase goods and services.	Make a bulletin board display of loan contracts, loan applications, charge account agreements and other credit forms. Possible headings are "30 Days to Reality" and "The Great American Dream." Have a display of advertisements that advertise credit and the buy now pay later attitude. Ask a representative of Consumer Credit Counseling Service if they have someone available to talk to the class about over extension of consumer credit.
The Truth in Lending Act allows consumers to shop for credit. The Annual Percentage Rate and the Finance Charge are the important tools to use when shopping for credit. The Truth in Lending Act allows consumers to compare the cash price with the price paid because an item is bought on credit. There are other costs involved in credit besides finance charges.	Have students compute the finance charges on an open-end credit transaction using the three different methods of determining the balance which is used to compute the finance charge, previous balance method, average daily balance method and adjusted balance method. Use a 1% per month rate which would be 12% as an Annual Percentage Rate. Use contract problems such as those enclosed. Have students fill in blank contracts from problems to gain a better understanding of the terms amount financed, finance charge, annual percentage rate, total of payments, and deferred payment price. Have the students compare finance charges, annual percentage rate and other terms charged by various creditors such as retailers, banks, credit unions, savings and loan associations, life insurance and other creditors they can think of. Have them evaluate the reasons for the differences in the terms. This can be best accomplished by sending them to different creditors with the same transaction, perhaps to buy a used car costing $500. Have the students research the difference in cost between credit life insurance through a creditor and decreasing term life insurance by checking with finance companies and insurance agents. Have them compare the amount of coverage with the cost of the insurance.
Consumers must understand the contracts they sign.	For extra credit a student could take a retail installment contract, study it and write a paper on what the small print and all provisions of the contract mean. The class can involve themselves in role playing situations such as over extension of credit, repossession, garnishment of wages and bankruptcy.

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SAMPLE CREDIT APPLICATION

HANDOUT **4/22**

	COMPLETE FOR APPLICANT—INDIVIDUAL ACCOUNT	COMPLETE FOR CO-APPLICANT—JOINT ACCOUNT
NAME	Number Dependent Children	Number Dependent Children
ADDRESS	Street City State Zip	Street City State Zip
	How Long / Telephone No / Social Security No	How Long / Telephone No / Social Security No
	Buying Own / Rent / W Relatives / Govt. Base	Buying Own / Rent / W Relatives / Govt. Base
EMPLOYER	Name / How Long Wk Mo Yr	Name / How Long Wk Mo Yr
	Address / Telephone No	Address / Telephone No
	Position Rank / Department / Salary Wk Mo Yr	Position Rank / Department / Salary Wk Mo Yr
	Unit / E T S Other	Unit / E T S Other
OTHER INCOME	Source / Amount Wk Mo Yr	Source / Amount Wk Mo Yr
RELATIVE	Name / Relationship	Name / Relationship
	Address	Address
FORMER ADDRESS	Street City State Zip / How Long	Street City State Zip / How Long
CREDIT REFERENCE		
ADDITIONAL AUTHORIZED USER:		Date

NOTICE: The above information is for the purpose of obtaining credit and is warranted to be true. Any Credit Bureau or other investigative agency employed by the Jones Co. may investigate the references hereon listed or statements or other data obtained from Applicant(s) or from any other person pertaining to Applicant's(s') credit and financial responsibility. This report may include information on Applicant's(s') character, reputation, personal characteristics or mode of living. The Applicant(s) further understand(s) that upon a written request the Jones Co. will furnish additional information concerning the complete nature and scope of the credit investigation.

RETAIL INSTALLMENT CREDIT AGREEMENT

In consideration of the extension of credit to me, I agree to the following regarding all purchases made from time to time by me, my family or others authorized to use my Jones Co. Retail Installment Credit Account.

1. You are to send me a statement each month which will show the previous balance on my account, **FINANCE CHARGE**, current purchases, payments, credits and the minimum monthly payment.

   I agree to pay at least the minimum monthly payment shown on my statement upon receipt of each monthly statement. The amount of such minimum payment shall be in accordance with the following schedule:

If the New Balance is	$.01 to $10.00	$10.01 to $200.00	$200.01 to $300.00	$300.01 to $400.00	$400.01 to $500.00	$500.01 to $600.00	OVER $600.00
Your Scheduled Monthly Payment Will Be	Balance	$10.00	$15.00	$20.00	$25.00	$30.00	ADD $10.00 FOR EVERY $100.00

2. I will make the monthly payment as set forth above before the next closing date as shown on your monthly statement. If I fail to make any payment in full when due, you may declare the full remaining unpaid balance immediately due and payable.
3. If I elect to pay the New Balance as shown on your monthly statement before the next closing date, I will not incur any additional **FINANCE CHARGE** on such balance. The next closing date shall be one month from the closing date shown on your statement as indicated in the Schedule of Closing & Mailing dates below.

SCHEDULED CLOSING & MAILING DATES									
Last Name Starts With	A-B	C-D	E-F-G	H-I-J	K-L	M-N-O	P-Q-R	S	T-Z
Closing Date	2nd	5th	8th	11th	14th	17th	20th	23rd	26th
Statement Mailing Date	14	17	20	23	26	29	2	4	7

4. The **FINANCE CHARGE** shall be determined by the periodic rate applied to the **AVERAGE DAILY BALANCE** as indicated in the schedule below.

SCHEDULE CODE	**F**
ON AMOUNT OF AVG. DAILY BALANCE	TOTAL
PERIODIC RATE	1.5%
ANNUAL PERCENTAGE RATE	**18%**

The **AVERAGE DAILY BALANCE** is determined by dividing the sum of the balances outstanding for each day of the monthly billing period by the number of days in the monthly billing period. The balance outstanding each day of the monthly billing period is determined by adding purchases and debit adjustments and subtracting payment and credits from the previous day's balance.

5. NO **FINANCE CHARGE** WILL BE MADE:
   - (a) During a monthly billing period for which there was no previous balance.
   - (b) In a monthly billing period during which payments and or credits equal or exceed the Previous Balance.
6. The Credit Identification Card issued to me remains the property of the Jones Co. and may be reclaimed at any time.
7. If any payment remains in default more than 10 days after its due date, and if permitted by law, I agree to pay (a) a delinquency and collection charge in an amount equal to 5% of each payment due or $5.00, whichever is less and (b) court costs and other expenses incurred by you in the collection or enforcement of this agreement or such other amounts prescribed by law.
8. The Jones Co. has the right to amend the terms of this agreement as to all purchases. Notice shall be given in accordance with applicable law.

NOTICE: SEE ACCOMPANYING STATEMENT FOR IMPORTANT INFORMATION REGARDING YOUR RIGHTS TO DISPUTE BILLING ERRORS.

NOTICE TO THE BUYER: DO NOT SIGN THIS AGREEMENT BEFORE YOU READ IT OR IF IT CONTAINS BLANK SPACES. KEEP THIS AGREEMENT TO PROTECT YOUR LEGAL RIGHTS. YOU HAVE THE RIGHT TO PAY IN ADVANCE THE FULL AMOUNT DUE WITHOUT INCURRING ANY ADDITIONAL CHARGE FOR PREPAYMENT.

I (WE) HAVE READ AND RECEIVED A COPY OF THIS **RETAIL INSTALLMENT CREDIT AGREEMENT** AND I (WE) AGREE TO ITS TERMS.

APPLICANT SIGNATURE		CO-APPLICANT SIGNATURE		
M.C.A.F. R176	Interviewer	Date	Date Called Bureau	Store #

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CONSUMER PURCHASE CARDS

HANDOUT **4**/23

Wedding Ring	New Furniture
New Car	Clothes
Room Addition	Airline Tickets
Used Car	Carpets

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CREDIT SOURCE CARDS

Department Store Retail Credit (Revolving Account)	**Department Store Retail Credit (Easy-Payment Plan)**
Credit Union Cash Loan	**Finance Company Small Loan**
Pawnbroker	**Savings and Loan Passbook Loan**
Auto Company Finance Plan	**Industrial Loan Company**

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SAMPLE MAXIMUM CREDIT CHARGES

HANDOUT **4/25**

A. CREDIT CHARGED FOR A YEAR, FIGURED ON THE STARTING BALANCE. REPAID IN MONTHLY INSTALLMENTS.

Type and Source of Credit	Stated Rate	Annual Percentage Rate
• Retail Installment Sales	$10 per $100/year (10%) on first $1,000	18.0%
	$8 per $100/year (8%) on amounts over $1,000	14.5%
• Auto Installment Sales	12%/year (1%/month) (often at lower rate)	21.5%
• Banks (rate varies with bank)		
Typical unsecured loan	$10 per $100/year	18.0%
Typical secured loan	$6 per $100/year	10.9%

B. CREDIT CHARGED PER MONTH, FIGURED ON THE REDUCED BALANCE OWED. REPAID IN MONTHLY INSTALLMENTS.

• **Retail Credit**		
Revolving Accounts	1½%/month on first $1,000	18%
	1%/month on amounts over $1,000	12%
• **Cash Loans**		
Credit Unions:		
Unsecured	1%/month	12%
Secured by new auto	⅚ of 1%/month	10%
Secured by Credit Union shares	¾ of 1%/month or less	9%
Debt often secured by life insurance at no extra cost.		
Savings & Loan		
Secured by pass book. Rate established by the association — usually 1% above current interest rate on savings.		
Finance Companies:		
Personal property brokers	2½%/month on first $200	30%
	2%/month on $200 to $500	24%
	1½%/month on $500 to $700	18%
	1%/month on $700 to $5,000	12%
Industrial loan companies	2%/month on first $700	24%
	1%/month on $700 to $10,000	12%
Small loan companies	2½%/month on first $100	30%
	2%/month on $100 to $300	24%
Pawnbrokers	2½%/month on first $200	30%
	2%/month on $200 to $500	24%
	1½%/month on $500 to $700	18%
	1%/month on $700 to $5,000	12%
charges on small loans for not more than 90 days	Up to $ 3.00/month on $15 to $ 24.99	up to 240%
	Up to $ 5.00/month on $25 to $ 49.99	up to 240%
	Up to $ 7.50/month on $50 to $ 74.99	up to 180%
	Up to $10.00/month on $75 to $149.99	up to 160%

C. CREDIT CHARGES REPAID IN LUMP SUM

(Rate is not regulated. Varies with size of loan, purpose, payment period, and collateral.)	Example: Loans from banks	6% to 10½%

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SAMPLE CASE STUDY AND DECISION MAKING GUIDELINES QUIZ

HANDOUT **4/26**

Juan and Juanita are a young married couple. Juan works as a produce manager at a grocery store and makes $800.00 a month. After expenses, Juan and Juanita have about $50.00 left over. They want a t.v. set. Juan saw a store that advertised a t.v. set at only $5.00 down and $5.00 a month. What do Juan and Juanita need to consider before they decide to buy the set?

Check those you think are most important for them to consider:

yes	**no**	
______	______	The purchase price of the set
______	______	The friendliness of the salesman
______	______	The deferred payment price
______	______	The cost of the set if they pay a larger downpayment
______	______	Other stores that might sell the same set cheaper
______	______	Do they need the set?
______	______	What other things do they want to buy with their left-over money?
______	______	The Annual Percentage Rate on the sales contract
______	______	How soon they can get the set
______	______	Monthly payments
______	______	Their friends Don and Marie have a new t.v. set.
______	______	They want a t.v. set.
______	______	How long they will have to pay the payments.

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ANSWERS FOR PRE-TEST

Circle T for True or F for False

1. All credit costs the same to use. T [✓ F]
2. A credit lender doesn't have to tell you how much the credit is costing you. T [✓ F]
3. A large downpayment will enable you to pay a smaller finance charge. T [✓ F]
4. Only department stores and gas stations give credit. T [✓ F]
5. Women and minorities can be denied credit if a credit lender doesn't want to lend to them. T [✓ F]
6. The annual percentage rate helps you shop for credit. [✓ T] F
7. The deferred payment price tells you how much you will pay per month on a credit purchase. T [✓ F]
8. It is always better to buy small purchases on credit. T [✓ F]
9. You can never be sure of how much you are paying in total when you buy with credit. T [✓ F]
10. No one gets into credit debt unless in the first place they purposely intend not to pay their bills. T [✓ F]
11. One should never use credit. T [✓ F]
12. The finance charge tells you how much the credit is costing you. [✓ T] F

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SAMPLE MODULE
PROTECTING RESOURCES

COURSE TITLE: **PROTECTING RESOURCES**
LEARNING SEQUENCE: **LIFE INSURANCE**
ABE LEVEL: **INTERMEDIATE**
ESTIMATED TIME: **10 HOURS**

MODULE OBJECTIVES:

Students will show, orally, in writing, or through demonstration that they are able to:

A. Read, define, and use correctly in sentences terminology commonly used in life insurance policies;

B. Differentiate between the four different kinds of personal insurance: health, life, disability, and property;

C. Explain the following:
1. the different kinds of life insurance,
2. the importance of insurance to a family,
3. how life insurance can be used, and
4. the changing value of life insurance throughout the life span.

D. Formulate a life insurance plan best suited to their own individual and/or families' needs (based on their life style, present and future needs, goals, and incomes) and correctly fill out a life insurance policy application;

E. Evaluate the qualifications of a prospective life insurance agent and company;

F. Determine value(s) of a given policy at various points during the policy life.

Objective	Concepts Content	Teaching Learning Strategies	References	Evidence of Evaluation
		PRE-TEST	Handout #4/27: Pre/Post-test.	Teacher evaluation of Pre-test.
		OPENER: 1. Elicit from students their attitudes about having life insurance, using the following questions: Do you know people who have life insurance? What kind(s)? How much?		
		2. Play recorded skit of "Getting Married," *or* have students read story from Handout #4/28 followed by brief discussion about what they heard (or read). Elicit from them any words they were unsure of.	Handout #4/28: Getting Married.	Teacher evaluation of students' responses and interest.
A C-1 B	Knowledge of insurance terminology is essential to an understanding of those concepts.	3. Elicit by means of question and answer the following words: *social security, health insurance, life insurance, pension plan,* and *benefits.*		
		4. Reinforce taped or read skit by giving students story to look at. By means of the printed story, elicit from students the "benefits" of social		Teacher evaluation of students' oral responses.

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Objective	Concepts/Content	Teaching/Learning Strategies	References	Evidence of Evaluation
		security, health, life and disability insurance, and finally arrive at the fact that this all means "benefits." a. Students record vocabulary items: *health insurance, life insurance, pension plan,* and *benefits.* b. Explain to students that they are to fill in the definitions as they go through the module from reading and class work.		
A C D	Vocabulary development is more relevant when used with an actual insurance policy.	I. Using Handouts #4/29B and #4/30, discuss with students terms related to life insurance. Elicit from students a vocabulary list (similar to the attached list) of words that are strange to the students, the definitions of which will be acquired by discovery as the module progresses. Students may add words to the list based on their own experiences. Record words for later use. Allow students to define any words they can.	Handout #4/29B: Sample Life Insurance Policy. (See reference list at end of module.) Handout #4/30: teacher-made list of vocabulary items.	Teacher evaluation of students' 1) contributions to the vocabulary list. 2) ability to define vocabulary items from their own experiences.
B C-2	There are four distinct kinds of personal insurance: 1. health 2. life 3. disability 4. property	II. Students read and discuss the four different kinds of personal insurance relative to the following questions: 1. Which kind of insurance should a family with very little extra money choose first: life, disability, health, or property? 2. Make a list of the kinds of insurance your own family needs. Explain why you think you need these kinds of insurance. Following the discussion, students will write answers to the two questions.	"Insurance." (See reference list at end of module.)	Teacher evaluation of discussion and students' written work. Teacher evaluation of discussion and students' written work.
C,D F	The purpose and use of life insurance are: 1. helps prevent financial hardship in case of death of principal wage earner; 2. may be used as savings for long-term purposes, such as education or retirement;	III. Invite a local insurance agent or broker to make a presentation to the class on the following: 1. The types of life insurance policies available, 2. The advantages and disadvantages of each, 3. Why it is important to a family to be insured, 4. How life insurance can be used,	Local insurance agent. Metzen, *Life Insurance: Families Talk It Over,* Parts 1-2-3. (See reference list at end of module.)	Teacher evaluation of 1) students' insight in preparation of questions, 2) students' discussion with the agent,

Objective	Concepts/Content	Teaching/Learning Strategies	References	Evidence of Evaluation
	3. can be used as security when borrowing money. The different kinds of life insurance.	5. How life insurance can be a living value. 6. How life insurance needs change throughout the life span. Students are to read ahead in preparation for the presentation and prepare questions to be answered by the insurance agent. Students ask questions about life insurance, and the class discusses advantages and disadvantages of life insurance as applied to their own real situations. Following reading and the visit, students do written exercises to be discussed in class when completed. (Note: The agent must be chosen carefully and briefed. It is important that the students receive a clear, concise, factual, and interesting presentation.)	Bohlman, *Insuring Your Life, Income and Property*, pp 7-26. (See reference list at end of module.) Handout #4/31: Protecting Your Life. Handout #4/32: The Value of Life Insurance.	3) students' written work, 4) students' discussion.
F	Determining insurance values and premiums at various times during the policy life is vital. Reading an insurance policy requires special skills.	IV. The same insurance agent as above explains to the class the mechanical and computational aspects of the policy: face value, cash value, premium, etc. The students ask questions and discuss the information. 1. Using written exercise, students determine cash values, face values, and premiums of a given policy at various times during the policy life, and answer other questions about a particular life insurance policy. Following the agent's visit, discuss with students their over-all impression of the agent: his knowledge of his subject, his relationship with them, the way he answered questions, and any other areas or impressions the students may find important. Record students' comments for later use.	Local insurance agent. Sellers, *et al.*, *Consumer Decision Making: Guides to Better Living*, pp 109-110. (See reference list at end of module.) Handouts #4/29A and #4/29B: Sample Life Insurance Policy. (See reference list at end of module.)	Teacher evaluation of class discussion. Teacher evaluation of completed student written work. Teacher evaluation of students' insight in evaluating the agent. Student evaluation of agent's behavior.

4.75d

Objective	Concepts/Content	Teaching/Learning Strategies	References	Evidence of Evaluation
D	Selecting the most suitable insurance for personal needs takes careful thought.	V. Teacher leads class discussion in review of the various types of insurance policies available, and the students relate the information to their own situations.	Metzen, *Life Insurance: Families Talk It Over*, Parts 5-6. (See reference list at end of module.)	Teacher evaluation of students' oral responses.
		Students read about planning for life insurance protection and purchase.		
		Students do written work and discuss the most useful policies. The written activity consists of a questionnaire from which one can make a decision about purchasing life insurance. Students are to fill out the questionnaire and put a fictitious name on it (using their own actual information or filling in fictitious information). Students then fold the questionnaires and place them in a box.	Handout #4/33: Looking Ahead. *Policies for Protection.* (See reference list at end of module.)	Teacher evaluation of students' application in discussion of information from reading.
		A student volunteer chooses a questionnaire at random and announces his/her new identity and life situation. Have 9 cards labeled with 3 kinds of life insurance. The cards are shuffled and placed face down on the table.	9, 3 × 5 cards labeled: 3 with "term", 3 with "straight life", 3 with "limited payment" insurance.	
D	Evaluating insurance programs for personal needs is another step.	The first student selects a questionnaire and picks up a card: the student announces to the class that he/she intends to buy that kind of insurance. The class discusses why or why not this is the right kind of insurance to buy. Each student takes a turn, and each time the class discusses the advantages and disadvantages of the different kinds of insurance for particular situations.		Teacher evaluation of class discussion and use of information.
		After all students have selected a questionnaire, then each student, acting as the "life insurance agent," decides what kind of policy would best suit the needs of the person whose questionnaire was drawn.		Teacher evaluation of students' 1) insight and application of knowledge from past study in the module, 2) interaction, 3) written work.
		The "agent" indicates the choice in the space on the questionnaire marked "Do Not Write in This Space." On the back of the sheet the student gives his reasons for this choice and signs his own name.	READING: *Policies for Protection*, pp 17-19. (See reference list at end of module.)	

Objective	Concepts Content	Teaching Learning Strategies	References	Evidence of Evaluation
		Collect the questionnaires and redistribute them to their owners. Encourage students to have further discussion with their "agents" about the details of their recommendations.	Metzen, *Life Insurance: Families Talk It Over,* Parts 5-6. (See reference list at end of module.)	
D	Planning an insurance program for personal needs also requires reading and writing skills.	Students practice filling out an insurance application form using information discovered in reading and discussion. Students read again and attempt to decide what kind of policy would be best for their own situations in life.	WRITTEN EXERCISES: Galtry, *Forms in Your Future,* "Filling Out an Insurance Application", pp 96-98. (See reference list at end of module.) Handouts #4/34A and #4/34B: Sample Life Insurance Application. (See reference list at end of module.)	
A, B C, D	Review of vocabulary items and definitions acquired through reading and discussion reinforces knowledge and concepts.	VI. Teacher discusses with class the definitions of their vocabulary items collected earlier in the module and the definitions the students have acquired. For reinforcement, students do cross-word puzzle and discuss.	Handout #4/35: Crossword Puzzle from *Policies for Protection,* p 24. (See reference list at end of module.)	Teacher evaluation of students' oral responses and written work; and speed with which students complete the written assignment.
E	Good agents should 1. be available when they are needed. 2. want their clients to have a balanced plan. 3. not pressure clients.	VII. Students read and discuss the agent and the company and do written exercise on choosing an agent. Have students explain why one or the other agent in the exercise is better. Students discuss and evaluate weekly decisions made in the written exercise. Using the criteria set forth	Metzen, *Life Insurance: Families Talk It Over,* Part 4. (See reference list at end of module.	Teacher evaluation of students' 1) oral responses, 2) use of criteria, 3) application of information to

Objective	Concepts Content	Teaching Learning Strategies	References	Evidence of Evaluation
	4. keep up with changes in the insurance field through education, 5. be happy to answer questions, and 6. keep up with changes in their client's family and financial status.	in the reading and in the written exercise, students are to think back to the exercise when each became an "agent" and to evaluate how good an agent each was. Students should decide who among them would be a good agent based on that performance and criteria in the written exercise. Presenting students with a handout on which appears recorded comments about the insurance agent who spoke to them, students discuss the agent in the light of the criteria in their reading and evaluate their own earlier critique. POST-TEST	"Be Informed on Personal Insurance," pp 27-29. (See reference list at end of module.) Handout #4/36: Choosing an Insurance Agent. Handout — to be prepared following earlier discussion. Handout #4/27: Pre/Post-test.	written and oral work, 4) written work. Teacher evaluation of students' evaluation of actual situation based on presented criteria. Teacher evaluation of 1) Post-test, 2) Written and oral work throughout the period of the module.

REFERENCES FOR "LIFE INSURANCE"

"Basics of Life Insurance." (15 min. filmstrip/cassette) Education Services, American Council of Life Insurance, 1850 K Street, N.W., Washington, D.C. 20006. ($12.50)

Bohlman, H. Mac, et al. *Insuring Your Life, Income, and Property.* Revised Edition. Chicago: Follett Publishing Co., 1975.

Dealing with Life Insurance. (game with 5 decks of cards) Education Services, American Council of Life Insurance, 1850 K Street, N.W., Washington, D.C. 20006. ($12.00)

Financial Planning, Employee Benefits and You. Education Services, American Council of Life Insurance, 1850 K Street, N.W., Washington, D.C. 20006. (free to 35 copies)

Goltry, M. *Forms in Your Future.* Revised Edition. New York: Learning Trends, Globe Book Co., 1980.

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Life Insurance Teaching Kit. (sample copies of whole life and term insurance contracts and teachers guide) Education Services, American Council of Life Insurance, 1850 K Street, N.W., Washington, D.C. 20006.

Metzen, Edward J. and Johnson, Mary L. *Life Insurance: Families Talk It Over.* Six booklets as follows:
  Part 1: "Purpose of Life Insurance"
  Part 2: "Basic Life Insurance Policies"
  Part 3: "Policy Variations and Provisions"
  Part 4: "Shopping for Life Insurance"
  Part 5: "Programming Life Insurance to Meet Your Needs"
  Part 6: "Common Mistakes in Buying Life Insurance"
An Extension Publication of the New York State College of Human Ecology, A Statutory College of the State University, Cornell University, Ithaca, New York, 1971.

Policies for Protection. Education Services, American Council of Life Insurance, 1850 K St., N.W., Washington, D.C. 20006, 1978. (free to 100 copies)

"Sample Whole Life Insurance Policy" and "Sample Term Insurance Policy." Pamphlets published by Education Services, American Council of Life Insurance, 1850 K St., N.W., Washington, D.C. 20006. (free to 50 copies to adult education teachers)

Sellers, Beulah E., et al. *Consumer Decision Making: Guides to Better Living.* 2nd Edition. Cincinnati: Southwestern Publishing Co., 1977.

Weeks, Doug. "Be Informed on Personal Insurance," Unit 5. From *The Be Informed Series.* New Reader's Press, Publishing Division of Laubach Literacy Inst., Box 131, Syracuse, New York 13210, 1978.

PRE/POST TEST

HANDOUT **4/27**

PART I: Match the terms in **Column 1** with the definitions in **Column 2.**

Column 1

A. benefits
B. premiums
C. agent
D. straight life insurance
E. limited-payment life insurance
F. endowment insurance
G. term insurance
H. face value
I. protection
J. family emergency

Column 2

___ the cheapest insurance; premiums are payable for life.
___ the main purpose for having life insurance.
___ policy for a set number of years; then full amount is paid to insured.
___ all permanent life insurance has cash or loan values for such purposes.
___ the amount stated on the face of the policy to be paid in case of death.
___ payments to the insured from an insurance company.
___ premiums paid for a set number of years; then policy is paid up.
___ policy protects insured for a given number of years (often 5), then must be renewed at a higher rate.
___ Payments made for insurance coverage.

PART II: Please use the following terms in sentences that show an understanding of the term.

1. claim service: ____________________

2. beneficiary: ____________________

3. cash value: ____________________

4. the insured: ____________________

5. risk: ____________________

PRE/POST TEST

4/27 continued

PART III: Circle the answers that most closely show the way you think about each of the statements below. Use the following key:

VI = very important
I = important
SI = somewhat important
LI = of little importance
NI = not important

1. Everyone should have life insurance.	VI	I	SI	LI	NI
2. People with dependents should have life insurance.	VI	I	SI	LI	NI
3. Teenagers should have life insurance.	VI	I	SI	LI	NI
4. People buy life insurance as a form of savings.	VI	I	SI	LI	NI
5. People buy life insurance for protection.	VI	I	SI	LI	NI
6. Women working outside the home should have life insurance.	VI	I	SI	LI	NI
7. People need to "shop" for life insurance as they do for other purchases.	VI	I	SI	LI	NI
8. Life insurance coverage should be reviewed every few years.	VI	I	SI	LI	NI

PART IV: Match the terms in **Column 1** with the definitions in **Column 2.**

Column 1	**Column 2**
A. reason for life insurance across the life span	__ replaces income when person can't work because of being sick or injured.
B. health insurance	__ protects against damage to property or losses from lawsuits.
C. disability insurance	__ insurance against hospital expenses, physician's care, surgical expenses, or long-term illness.
D. property and liability insurance	__ insurance needs differ at different points in one's life.
E. personal insurance	__ protects against costs of illness, accident, and loss of income from these.

PART V: List three services you should expect from your life insurance agent:

1. ______________________________

2. ______________________________

3. ______________________________

PART VI: Using the following table, answer the questions listed below:

Approximate amount of paid-up insurance for each $1,000 face amount for policies issued at age 18

TYPE OF POLICY	END OF 10TH YR.	15TH YR.	20TH YR.
Term	0	0	0
Straight Life	$213	$382	$ 528
20-Payment Life	502	766	1000
20-Year Endowment	547*	792*	Matured

*At maturity.

1. For a $1000 20-Payment Life Policy, how much is already paid up at the end of 15 years? $______

2. For a $1000 Straight Life Policy, how much is paid up at the end of 20 years? $______

3. For a $1000 Endowment Policy, how much is paid up at the end of 10 years? $______

Training materials funded by a grant from the AMERICAN COUNCIL OF LIFE INSURANCE

HANDOUT 4/28

GETTING MARRIED

Carole sat on the front steps of the apartment house where she lived with her mother and father. It was Friday evening. She was waiting for Larry, her boy friend. She and Larry had a date every Friday evening. But this was a special Friday.

Maria, who was sitting on the step next to Carole, said, "You and Larry have been going steady for quite a while now. He's nice."

"Yes," Carole agreed. "We're planning to get married when he finishes job training. He's going to be an auto mechanic. He earns money while he learns the job."

"That sounds good," Maria said. "When Juan learns English better, he's going to learn a trade so he will make a lot more money."

"Larry just started this week," Carole said. "He doesn't make too much money now, but he will make more after he finishes his training. He's going to tell me about it tonight. I can hardly wait."

"It is wonderful to be young," Maria said. "You two have so much to look forward to."

Carole sighed. "I only hope we will be able to get married soon. I'd like to get a place for us to live right here on Rumson Street, at least for awhile."

Carole looked down the street. She saw Larry walking up from the bus stop at the corner. She stood up and waved. He waved back.

"I hope we're lucky enough to have wonderful children like you and Juan have, Maria," Carole said.

"You will," Maria reassured her.

Larry came up to the steps. He stood and talked with Carole and Maria for a few minutes, then he said, "How about going for a walk in the park, Carole? It's a nice night."

Carole and Larry said goodbye to Maria and went down the street toward the park. It was a ten-block walk. They held hands, but Larry didn't say much. He had something on his mind; Carole could tell.

When they reached the park, they found an empty bench near the pond and sat down. They didn't talk for a few minutes. Three little boys were playing with a sailboat at the edge of the water. One of the boys had made the boat himself. He held a string that was tied to the bow of the boat to keep it from being blown out into deep water.

At last Larry said, "I've been doing a lot of thinking, Carole."

"About what?"

"About us. How I would like us to get married soon."

"How soon?" Carole asked, her heart beating faster.

"That's what I'm trying to figure out," Larry said. "I like the training program I'm in, and I like the company. My supervisor is a fellow named Cramer, and I like him too. He says if I keep learning like I have been, he will have no trouble putting me on the regular payroll. But I have to finish the training program first, and that takes 12 weeks."

"I want you to finish, Larry," Carole said.

"But until I finish, we won't have enough money to live on," Larry said. "My training allowance is only $100 a week. Not enough to support both of us."

A yell interrupted Larry. The boy had dropped the string holding the sailboat, and it was starting to drift out into the middle of the pond. One of his companions waded out, grabbed the string and pulled the boat back to shore.

Larry picked up where he'd left off. "I didn't know what we should do, so I talked it over with Mr. Cramer. I told him about us and how we wanted to get married. He gave me some advice and told me that I should talk it over with you. The first thing, he said, is that we should not plan to get married until I'm on the regular payroll."

Carole tried not to look as disappointed as she felt.

Larry reached in his jacket pocket and took out a piece of paper with some figures scribbled on it.

"Mr. Cramer also said that after I'm a regular employee, we should only count on the money we are certain to get. So we shouldn't count on overtime because that can change at any time. And there might not even be any overtime if orders fall off."

"How much will you earn?" Carole asked.

Larry looked at the piece of paper. "My starting pay will be $260 a week. Here's what Mr. Cramer told me will happen. They'll take out $47.25 every week for income taxes. Then they will take out $17.29 for health insurance and $3.00 for a life insurance and pension plan.

"Add all these deductions up and there will be $75.04 taken out of my wages. So we would have $184.96 left to live on."

"It hardly seems fair taking all that money away from us," Carole said.

"I asked Mr. Cramer about it," Larry said. "He said that most of these deductions are for things that will be very helpful to us, especially if we have children after you finish school."

"I don't get it. That's when we will need every dollar we can get. So how will we be helped by these deductions?"

"Well, according to Mr. Cramer, the money they take for Social Security will provide money for us when I get too old to work or if I have an accident or a sickness so that I can't work. If I got killed or died or something, you would be paid money until the kids are 18 years old."

"I don't like to think about things like that," Carole said.

"I don't either," Larry agreed, "but I can see where Social Security is a good thing. There are other things that Social Security takes care of, too. When I become a regular employee, I'll get a booklet that tells all about it from the company's personnel office. So we won't lose out on any benefits."

"What about this health insurance?" Carole asked.

"That will help pay if one of us gets sick or has an accident and has to go to the hospital," Larry answered. "If you have a baby, it will help pay for the hospital and doctor bills."

"That sounds OK," Carole said. "Having babies costs money."

"The money I pay for life insurance makes sure that if I die you get some money to help support you and any children we have," Larry told her. "And the pension plan will pay us money when I am too old to work." Larry laughed and added, "That's a long way off."

An ice cream man stopped his wagon nearby.

"The usual?" Larry asked.

Carole said yes. Larry bought two chocolate covered ice cream bars. While they ate the ice cream, Larry went on:

"Mr. Cramer said that after I get set up in a regular job, I ought to think about buying some life insurance of my own. I don't know much about life insurance. Lots of people buy it to pay for funerals, but Cramer says that life insurance can do a lot more than that. He says there are different kinds that I can get depending on what our family needs, and it will be good protection for you and our kids if anything happens to me.

Carole finished her ice cream bar. "You sure have been thinking about a lot of things, Larry."

"The big thing I have been thinking about is when we can get married," Larry said. "In 12 weeks I'll be through with the training program. That will be about Labor Day. How would that be for a wedding?"

"Oh, Larry, it will be wonderful!"

Larry looked at his watch. "It's only ten minutes to eight. Come on, let's go to a show."

"Let's sit and talk instead," Carole said. "We need to save some money and we can start right now. We've got a lot of things to think about and we've hardly begun."

LEARNING TO LIVE ON THE MONEY YOU TAKE HOME

1. When you are budgeting, only count on the money you are certain to get.
2. Your budget should be based on your take-home pay after deductions.
3. Since part of your salary each week is used to pay for Social Security and life and health insurance, you should understand these benefits and their importance in your life.
4. Start now to provide security for your future needs.

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READING A LIFE INSURANCE POLICY

HANDOUT **4/29A**

Portions of a sample life insurance policy are shown on the next page. Try to answer the following questions from the information given in the policy excerpts.

1. When will the insurance company pay the face amount of the policy to the beneficiary? ________
2. What is the face amount of this policy? $________
3. Who is the beneficiary of the policy? ________
4. What is the annual premium? $________
5. At the end of 5 years, how much will the insured have paid in premiums? $________
6. At the end of 10 years, if a policyholder wishes to get a loan from the insurance company, what is the largest amount the company will lend? $________
7. At what rate of interest will the company grant a loan? ________
8. If interest on a loan is not paid on time, how is the matter handled?

   ____

9. What is the amount of the first premium? $________
10. Using the Table of Guaranteed Values, what is the cash value of the policy at the end of 5 years? $________
11. Using the Table of Guaranteed Values, what is the cash value of the policy at age 65? $________
12. If *indebtedness* equals or exceeds cash value, what happens?

    ____

13. How long does the policy owner have to return and void the policy? ________
14. Until what age does the owner have to pay premiums? ________
15. What is the name of the insured? ________

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SAMPLE LIFE INSURANCE POLICY* (EXCERPTS)

HANDOUT **4/29B**

SAMPLE LIFE INSURANCE POLICY

THE COUNCIL LIFE INSURANCE COMPANY

The Council Life Insurance Company agrees to pay the benefits provided in this policy, subject to its terms and conditions. Executed at New York, New York on the Date of Issue.

David Olson
Secretary

Barbara Sloan
President

Life Policy — Participating

Amount payable at death of insured $10,000.

Premiums payable to age 90.

Schedule of benefits and premiums page 2.

Right to Examine Policy—Please examine this policy carefully. The Owner may return the policy for any reason within ten days after receiving it. If returned, the policy will be considered void from the beginning and any premium paid will be refunded.

A GUIDE TO THE PROVISIONS OF THIS POLICY

Accidental Death Benefit 12
Beneficiaries 7
Cash Value, Extended Term and Paid-Up Insurance 5
Change of Policy 6
Contract 3
Dividends 4
Loans 6
Ownership 3
Premiums and Reinstatement 4
Specification 2
Waiver of Premium Right 11

Endorsements Made At Issue Appear After "General Provisions." Additional Benefits, If Any, Are Provided By Rider.

---

*Sample Life Insurance Policy. Education Services. American Council of Life Insurance. 1850 K St., N.W., Washington, D.C. 20006

Specifications

Plan and Additional Benefits	Amount	Premium	Years Payable
Whole Life (Premiums payable to age 90)	$10,000	$229.50	55
Waiver of Premium (To age 65)		4.30	30
Accidental Death (To age 70)	10,000	7.80	35

A premium is payable on the policy date and every 12 policy months thereafter. The first premium is $241.60.

TABLE OF GUARANTEED VALUES

END OF POLICY YEAR	CASH OR LOAN VALUE	PAID-UP INSURANCE	EXTENDED TERM INSURANCE	
			YEARS	DAYS
1	$ 14	$ 30	0	152
2	174	450	4	182
3	338	860	8	65
4	506	1,250	10	344
5	676	1,640	12	360
6	879	2,070	14	335
7	1,084	2,500	16	147
8	1,293	2,910	17	207
9	1,504	3,300	18	177
10	1,719	3,690	19	78
11	1,908	4,000	19	209
12	2,099	4,300	19	306
13	2,294	4,590	20	8
14	2,490	4,870	20	47
15	2,690	5,140	20	65
16	2,891	5,410	20	66
17	3,095	5,660	20	52
18	3,301	5,910	20	27
19	3,508	6,150	19	358
20	3,718	6,390	19	317
AGE 60	4,620	7,200	18	111
AGE 65	5,504	7,860	16	147

Paid-up additions and dividend accumulations increase the cash values; indebtedness decreases them.

The percentage referred to in section 5.6 is 83.000%.

Direct Beneficiary	Helen M. Benson, wife of the insured
Owner	Thomas A. Benson, the insured

Insured	Thomas A. Benson	**Age and Sex**	37 Male
Policy Date	November 1, 1980	**Policy Number**	000/00
Date of Issue	November 1, 198[illegible]		

SECTION 6. LOANS

6.1 POLICY LOAN

The Owner may obtain a policy loan by assignment of this policy to the Company. The amount of the loan, plus any existing indebtedness, shall not exceed the loan value. No loan shall be granted if the policy is in force as extended term insurance. The Company may defer making a loan for six months unless the loan is to be used to pay premiums on policies issued by the Company.

6.2 PREMIUM LOAN

A premium loan shall be granted to pay an overdue premium if the premium loan option is in effect. If the loan value, less any indebtedness, is insufficient to pay the overdue premium, a premium will be paid for any other frequency permitted by this policy for which the loan value less any indebtedness is sufficient. The premium loan option may be elected or revoked by written notice filed at the Home Office.

6.3 LOAN VALUE

The loan value is the largest amount which, with accrued interest, does not exceed the cash value either on the next premium due date or at the end of one year from the date of the loan.

6.4 LOAN INTEREST

Interest is payable at the rate of 8% compounded annually, or at any lower rate established by the Company for any period during which the loan is outstanding.

The Company shall provide at least 30 days written notice to the Owner (or any other party designated by the Owner to receive notice under this policy) and any assignee recorded at the Home Office of any increase in interest rate on loans outstanding 40 or more days prior to the effective date of the increase.

Interest accrues on a daily basis from the date of the loan on policy loans and from the premium due date on premium loans, and is compounded annually. Interest unpaid on a loan anniversary is added to and becomes part of the loan principal and bears interest on the same terms.

6.5 INDEBTEDNESS

Indebtedness consists of unpaid policy and premium loans on the policy including accrued interest. Indebtedness may be repaid at any time. Any unpaid indebtedness will be deducted from the policy proceeds.

If indebtedness equals or exceeds the cash value, this policy shall terminate. Termination shall occur 31 days after a notice has been mailed to the address of record of the Owner and of any assignee recorded at the Home Office.

SECTION 7. CHANGE OF POLICY

7 CHANGE OF PLAN

The Owner may change this policy to any permanent life or endowment plan offered by the Company on the Date of Issue of this policy. The change may be made upon payment of any cost and subject to the conditions determined by the Company. For a change made after the first year to a plan having a higher reserve, the cost shall not exceed the difference in cash values or the difference in reserves, whichever is greater, plus 3 % of such difference.

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SOME SUGGESTED LIFE INSURANCE TERMINOLOGY

HANDOUT **4/30**

1. premium -
2. renew -
3. expire -
4. claim -
5. face value -
6. cash value -
7. interest -
8. policy loan -
9. term -
10. beneficiary -
11. deductible -
12. assets -
13. benefits -
14. liabilities -
15. dividends -
16. paid-up-policy -
17. security -
18. maturity date -
19. mortality table -
20. grace period -
21. rider -
22. policy -
23. risk -
24. agent -
25. indebtedness -

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PROTECTING YOUR LIFE

HANDOUT **4/31**

The main role of life insurance coverage is to give financial security for dependents in the event of the death of the insured. The policyholder pays an amount of money each year in the form of premiums for insurance protection. Each year, as a person gets older, the risk of death is greater. Term insurance provides protection for a limited and specified period. It reflects the increased risk with higher premiums each time the policy is renewed. Whole life insurance, on the other hand, uses a system of level premiums, in which the same premium is paid every year despite the ever-increasing risk of death. Although whole life insurance premiums are somewhat higher than the actual cost of the insurance in the early years of the policy, they are considerably less than the actual cost during the later years.

Premiums

Premiums are used by companies in three ways: to pay beneficiaries' claims; to help meet operating expenses of the company; and to add to the company's reserve funds for future benefits to policyholders and their families.

Several types of policies are available. Let's look now at some different people and their special life insurance needs. After reading the descriptions, answer the questions that follow.

Helen White
Term Policy: $20,000 protection lasting five years. She is employed. Policy insures college for daughter if Helen dies. She pays annual premium of $145. May renew policy at end of term or convert it to different form of life insurance. Otherwise, when the term ends, so does the protection. Premiums for term insurance increase every time the coverage is renewed because the insured is older.

Marty Blum
Straight Life Policy (a form of whole life insurance): $25,000. Age 30, wife, two children. Annual premium of $375 for life. Unlike term insurance, his policy will build up cash value.

Maria Fernandez
Limited Payment Life (a form of whole life insurance): $15,000. Single professional woman, 30, with a widowed mother. Pays annual premium of $345 for 20 years. At that time, policy is paid up. Protection continues for life. Cash value continues to build up.

John Brown
Group Policy of $10,000: Employer pays half the premium. John pays the other half, which amounts to $75 a year. If he leaves his job, he may convert group policy to individual policy at an increased rate, with no medical examination.

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1. Explain why Maria and Marty buy different types of insurance.

2. Term life insurance is rarely made available for anyone over 65. Why?

3. You have a limited amount of money and want additional insurance on your life while you leave your group insurance at work and go back to college for four years. What kind of policy might your insurance agent recommend?

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THE LIVING VALUE OF LIFE INSURANCE

HANDOUT 4/32

You might suppose that most benefit payments of life insurance policies go to the survivors, or beneficiaries. But guess again. In 1974, insurance companies paid $12.8 billion (or 58 percent of the total benefit payments) to living policyholders. The living values of life insurance can be very important in preserving the special financial plans of the insured person.

Look at these four people. All have questions regarding the use of life insurance while they are still living. Below these questions, you will find four suggested solutions, each of which is an answer to one of the questions. Put the number of the appropriate solution in the blank.

Julie Murphy, 27 ____
If I'm working I can pay the premiums on my new policy. What if I get sick and can't work? How will I pay the premiums?

Jack Kowlski, 55 ____
I lost my job and can't afford premiums of $675 on my straight life policy. I've paid premiums for 20 years. What can I do now? My family still needs protection.

Bob Wertz, 48 ____
If I had $10,000 I could buy a new tractor and double my business. Where could I borrow that kind of money at a reasonable interest rate?

Judy Chan, 67 ____
My husband and I are retired. We have an income from our pension plans and Social Security. We have paid premiums on a straight life policy for 34 years. Now that the children are self-supporting and we have more insurance than we think we need, I wonder if that old policy is worth anything? Maybe we should buy a joint life annuity, since it will give us a regular fixed monthly income payment for the rest of our lives.

1. For a small additional cost, you will not have to pay the premium on your insurance if you become disabled for six months or longer.
2. Most permanent insurance policies have a cash value that you can borrow at reasonable interest rates.
3. If later in life you have no major financial responsibilities and want money for things you need, you can surrender your insurance policy and convert the cash value into a joint life annuity.
4. Almost every straight life policy begins to build a cash value after the first year or two. You can turn that cash value into a paid-up-policy. The amount of the policy will be less than the original, but it will still offer protection.

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HANDOUT **4/33**

LOOKING AHEAD

Have you ever thought where you will be and what you will be doing ten years from now? To help you look that far ahead, this activity encourages you to consider some of the important financial needs you may have to meet.

Here is a game we will call "Looking Ahead." As you are answering the following questionnaire, remember to allow your imagination to transport you ten years into the future.

____
Name

____
Address

Marital Status

______ widowed
______ single
______ separated
______ married
______ divorced

Occupation ________________________________

Is occupation hazardous? ______ yes ______ no

Spouse's occupation ________________________________

Working? ______ yes ______ no

Children (give ages) ________________________________

Family Finances
Income Range:

______ 0–$10,000
______ $10,000–$15,000
______ $15,000–$20,000
______ $20,000–$30,000
______ $30,000–$40,000
______ over $40,000

What are your additional financial assets (stocks, bonds, savings accounts, real estate, other)? ________________
____

LOOKING AHEAD

Do you now have outstanding debts? ______ yes ______ no

If you do, in which of the following categories:

______ medical/dental
______ house
______ installment purchases
______ car
______ other

Are you presently in the midst of any situations that put a strain on your financial resources (medical/dental, special schooling, job change, other)?

____

Housing

______ own home $ ______ amount of mortgage
______ rent $ ______ amount of rent per month

Medical Problems (please specify) ____

____

____

When choosing the type and amount of life insurance to assure financial security for yourself and your family, be sure to consider both your family's total obligations and the income needed if the breadwinner should die. Include any other income the survivors should receive such as Social Security, employment benefits, and investment returns.

From the information on the questionnaire you have drawn at random, state in the box below if you would advise the purchase of term, straight life, or limited payment life insurance, or a combination of these. How much of each?

Do not write in this space unless you have drawn this form.

type	amount
type	amount
type	amount

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SAMPLE LIFE INSURANCE APPLICATION* HANDOUT 4/34A

Directions:

Please complete the attached life insurance application form. The information necessary to complete the form (Part 1) follows:

Insured: Mr. Thomas A. Benson, Born April 6, 1943 in Boston, Mass.

Social Security: 008-28-888

Address: 217 E. 62nd Street, New York, N.Y. 10017

Length of Residency: 6 years

Employment: Attorney for past 7 years for Pepper, Grinstead, & Grouch, 55 E. 49th Street, New York, N.Y. 10017

Job Duties: Represents clients in legal matters. Mr. Benson plans to stay with his firm. He has a clear medical record with no rejections from the military, no records of drugs, has not performed any hazardous duties during the last 3 years, nor does he have other insurance applications pending. He is a rather heavy smoker. Next year he and his wife Helen M. Benson and their son, David A. Benson (their only child) plan a visit to Switzerland.

He already has $25,000 in insurance but feels he should add another $10,000 of straight life in case of accidental death. This would provide additional protection for his family. He does not wish to have an automatic premium loan provision, but would prefer to reduce his premiums, if possible, rather than to take any dividends.

He prefers to pay annually and has made the first premium payment of $241.60 and has received a conditional receipt for that amount.

His application was made from his law office in New York on May 1, 1981 and was countersigned by an associate, Ed. Hatey.

---

*Handouts 4/34A & 4/34B are adapted from *Sample Life Insurance Policy*, Education Services, American Council of Life Insurance, 1850 K Street, N.W., Washington, D.C. 20006, p 13.

Training materials funded by a grant from the AMERICAN COUNCIL OF LIFE INSURANCE

SAMPLE LIFE INSURANCE APPLICATION

HANDOUT **4/34B**

PART I Life Insurance Application To *The COUNCIL Life Insurance Company*

IMPORTANT NOTICE This application is subject to approval by the Company's Home Office. Be sure all questions in all parts of the application are answered completely and accurately, since the application is the basis of the insurance contract and will become part of any policy issued.

1. **Insured's Full Name** (Please Print Give title as Mr., Dr., Rev., etc.) Single ☐ Married ☐ Widowed ☐ Divorced ☐ Separated ☐	Mo., Day, Yr. of Birth	Ins. Age	Sex	Place of Birth	Social Security No.

2. **Addresses last 5 yrs.**		Number	Street	City	State	Zip Code	County	Yrs.
Mail to ☐ Home	Present							
	Former							
☐ Business	Present							
	Former							

3. **Occupation**	Title	Describe Exact Duties	Yrs.
Present			
Former			

4. a) **Employer**
b) Any change contemplated? Yes ☐ (Explain in Remarks) No ☐

5. Have you ever	Yes	No
a) been rejected, deferred or discharged by the Armed Forces for medical reasons or applied for a government disability rating?	☐	☐
b) applied for insurance or for reinstatement which was declined, postponed, modified or rated?	☐	☐
c) used LSD, heroin, cocaine or methadone?	☐	☐
6. a) In the past 3 years have you		
(i) had your driver's license suspended or revoked or been convicted of more than one speeding violation?	☐	☐
(ii) operated, been a crew member of, or had any duties aboard any kind of aircraft?	☐	☐
(iii) engaged in underwater diving below 40 feet, parachuting, or motor vehicle racing?	☐	☐
b) In the future, do you intend to engage in any activities mentioned in (ii) and (iii) of a) above? (If "Yes" to 5a or any of 6, complete Supplemental Form 3375)	☐	☐
7. Have you smoked one or more cigarettes within the past 12 months?	☐	☐
8. Are other insurance applications pending or contemplated?	☐	☐
9. Do you intend to go to any foreign country?	☐	☐
10. Will coverage applied for replace or change any life insurance or annuities? (If "Yes", submit Replacement Form)	☐	☐

11. Total Life Insurance in force $ ________ None ☐

12. **Face Amount $** ________ **Plan** ________
Accidental Death ☐ Waiver of Premium ☐
Purchase Option Regular ☐ Preferred ☐ PIP ☐ GOR ☐
______ units of Wife's Term name ________
$ ______ initial amount Decreasing Term, ________ Years
(Joint ☐) (Mort. Pro. ☐) (Straight Line ☐)
Children's Term ☐ Other ________

13. Auto. Prem. Loan provision operative if available? Yes ☐ No ☐

14. **Dividend Option**
Additions (for other than Term policies) ☐ Deposits ☐
Reduce premium, if applicable, otherwise cash ☐
Supplemental Protection (Keyman only) ☐
1 Year Term, any balance to
Deposits ☐ Additions ☐ Reduce prem. (cash if none) ☐

15. **Beneficiary** for children's, wife's or joint insurance as provided in contract; for other insurance as follows, subject to policy's beneficiary provisions:

	(Name)	(Relationship to Insured)	
1st			if living if not
2nd			if living if not
3rd			if living if not

the executors or administrators of insured ☐ Other (use Remarks) ☐
(Joint beneficiaries will receive equally or survivor unless otherwise specified.)

16. **Flexible Plan settlement** (personal beneficiary only) ☐

17. **Rights** During Insured's lifetime all rights belong to
Insured ☐ Other
Trustee ☐
(attach Trust)
(After insured's death as provided in contract on wife's insurance.)

18. **Premium** Frequency ______ Amt. Paid $ ______ None ☐
Have you received a Conditional Receipt? Yes ☐ No ☐

REMARKS (Include details (company, date, amt., etc.) for all "Yes" answers to questions 4b, 5b, 5c, 8, 9 and 10)

I agree that: (1) No one but the Company's President, a Vice-President or Secretary has authority to accept information not contained in the application, to modify or enlarge any contract, or to waive any requirement. (2) Except as otherwise provided in any conditional receipt issued, any policy issued shall take effect upon its delivery and payment of the first premium during the lifetime of each person to be insured. Due dates of later premiums shall be as specified in the policy.

Dated at ________ on ________ 19____ Signature of Insured ________

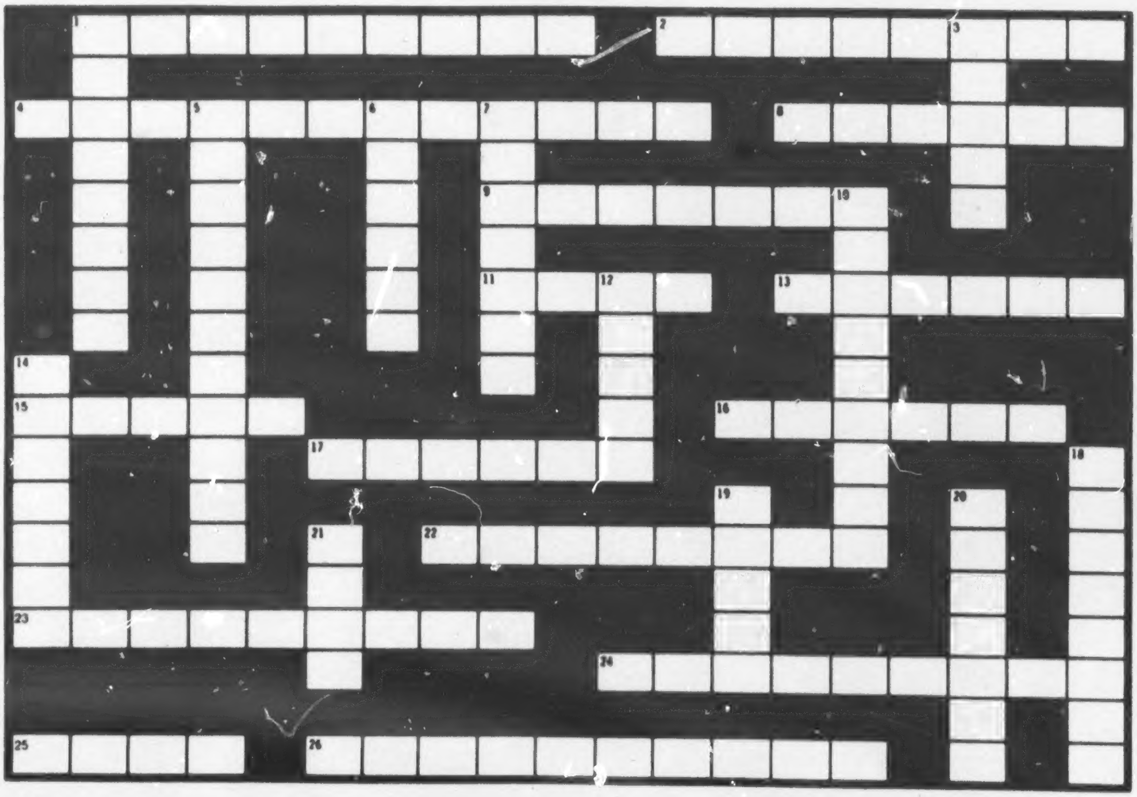
Signature of Applicant (if other than Insured) who agrees to be bound by the representations and agreements in this and any other part of this application ________
(Name) (Relationship) (Complete address of Applicant)

Countersigned by ________
Field Underwriter (Licensed Resident Agent)

Training materials funded by a grant from the AMERICAN COUNCIL OF LIFE INSURANCE.

CROSSWORD PUZZLE

HANDOUT **4/35**



ACROSS

1. Type of life insurance that amounts to an insured savings plan.
2. The least expensive type of permanent protection in life insurance is __________ life.
4. A person who has insurance.
8. Disability insurance pays for loss of __________ .
9. Hospital, surgical, and __________ insurance are often called basic health coverage.
11. Type of life insurance policy that protects for a given period of years.
13. A provision that under certain conditions an insurance policy will be kept in full force by the company without the payment of premiums is called a __________ of premium.
15. A family income __________ may be added to a straight life policy.
16. An insurance contract.
17. Life Underwriters Associations are organizations of insurance __________ .
22. Having insurance gives one a feeling of __________ .
23. Insurance companies help finance home and apartment buildings by investing in __________ .
24. A means of sharing risks.
25. A permanent life insurance policy has a __________ value, which the policyholder may borrow against.
26. A double indemnity policy pays double when death results from __________ means.

DOWN

1. Type of risk that may cause financial loss.
3. Type of insurance plan often provided by a wage earner's company.
5. The insurance company puts money to work in _____ .
6. The two types of personal insurance are life and _____.
7. The type of insurance in which premiums are paid for a set number of years but protection lasts for life is called __________ payment.
10. Type of insurance that protects against the claims of other people if the insured person should injure them or damage their property.
12. Charges for insurance are known as premium _____ .
14. Amount paid for insurance.
18. Overhead insurance is a type of __________ health insurance.
19. Chances of losing something of value.
20. Surgical __________ insurance is a type of health insurance.
21. All permanent life insurance has __________ values. This means that insurance protection need not be given up to get the use of cash in an emergency.

Training materials funded by a grant from the AMERICAN COUNCIL OF LIFE INSURANCE.

CHOOSING AN INSURANCE AGENT

HANDOUT **4/36**

Choosing an agent to handle your life and health insurance is an important task. That person could very well be your principal financial advisor for a lifetime. The level of confidence and trust must be high.

Each set of remarks contains comments about three life insurance agents. Rate the agents in each set from most satisfactory to least satisfactory (give the one you like best a 3, the least a 1).

Then read the five Guidelines for Agents. Put the number of each guideline in the space below the set of comments to which it applies. Later, divide into five small discussion groups, each group taking a set of comments. Compare your answers with those of other group members and arrive at a group consensus. Then as a group, list as many reasons as you can for your choice. Report your group results to the whole class.

— OVER —

CHOOSING AN INSURANCE AGENT

4/36 continued

___ My agent says there's no substitute for the experience of selling, but I know he takes a course every now and then to keep up with new things in the field.

___ My agent says there's only one way to learn more about the insurance business and that's to go out there and sell! He really knows his clients and their needs.

___ I've heard my agent say he wants to improve his professional know-how by taking a course sometime. But he's so involved in community affairs, it's hard for him to find the time.

Guideline ____________________

___ My agent's clients don't need to ask questions. We just trust her to make the right decisions. She's never let us down yet!

___ My agent tells me to ask questions, but I don't always understand the explanations she gives. Oh well, she's the expert!

___ My agent knows that most people are not familiar with different types of insurance. She is happy to explain policies and to answer questions.

Guideline ____________________

___ When my uncle died, his insurance agent really was a help. He took care of Social Security and bank arrangements as well as insurance.

___ I sometimes have trouble getting in touch with my agent. I leave messages at his office and his home asking him to call me but he doesn't always return my call.

___ My agent says that when he sells a policy he sells his services too. I don't really know what he means by "services," though.

Guideline ____________________

___ My sister said an insurance agent called her half a dozen times at home — called her at work, too. She never did buy a policy from him.

___ My agent explains the policies and answers my questions. He might call me once to ask if I've thought it over, but he never pressures me. He handles all my insurance.

___ My agent explains new plans thoroughly. She's always disappointed if I can't share her enthusiasm for a plan because she's so sold on it herself.

Guideline ____________________

___ I heard of one man who bought long-term disability insurance. The man didn't know that he already had it at work and the agent didn't ask him to find out.

___ My agent always finds out what I need. If she doesn't think I need a certain kind of coverage, she doesn't try to sell it to me.

___ My agent lets me go to him for what I need. Come to think of it, I don't think he's ever asked about my present health or life coverage. He's always talking, though, about the importance of overall protection.

Guideline ____________________

Guidelines for Agents

1. Agents must be available when they are needed. Clients sometimes have problems that need immediate answers. These problems can occur on weekends and evenings.
2. Agents want a client to have a balanced financial plan. Each part of the plan is necessary to the client's overall financial protection.
3. The professional doesn't pressure a client. The client should be free to make a rational decision about insurance coverage.
4. The professional keeps up with changes in his/her field through education. Agents often attend special classes or study on their own so they can serve their clients better.
5. As professionals, insurance agents are happy to answer questions. They want their clients to know exactly what they are paying for in an insurance policy.

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PRE/POST TEST

HANDOUT **4/27**

PART I: Match the terms in **Column 1** with the definitions in **Column 2.**

Column 1

A benefits
B premiums
C agent
D straight life insurance
E limited-payment life insurance
F endowment insurance
G term insurance
H face value
I protection
J family emergency

Column 2

D the cheapest insurance; premiums are payable for life
I the main purpose for having life insurance
F policy for a set number of years; then full amount is paid to insured
J all permanent life insurance has cash or loan values for such purposes
H the amount stated on the face of the policy to be paid in case of death
A payments to the insured from an insurance company
E premiums paid for a set number of years; then policy is paid up
G policy protects insured for a given number of years (often 5); then must be renewed at a higher rate
B Payments made for insurance coverage

PART II: Please use the following terms in sentences that show an understanding of the term.

1. claim service
2. beneficiary
3. cash value
4. the insured
5. risk

PRE/POST TEST

4/27 continued

PART III: Circle the answers that most closely show the way you think about each of the statements below. Use the following key:

VI = very important
I = important
SI = somewhat important
LI = of little importance
NI = not important

1. Everyone should have life insurance.	VI	I	SI	LI	NI
2. People with dependents should have life insurance.	VI	I	SI	LI	NI
3. Teenagers should have life insurance.	VI	I	SI	LI	NI
4. People buy life insurance as a form of savings.	VI	I	SI	LI	NI
5. People buy life insurance for protection.	VI	I	SI	LI	NI
6. Women working outside the home should have life insurance.	VI	I	SI	LI	NI
7. People need to "shop" for life insurance as they do for other purchases.	VI	I	SI	LI	NI
8. Life insurance coverage should be reviewed every few years.	VI	I	SI	LI	NI

PART IV: Match the terms in **Column 1** with the definitions in **Column 2.**

Column 1

A. reason for life insurance across the life span
B. health insurance
C. disability insurance
D. property and liability insurance
E. personal insurance

Column 2

C replaces income when person can't work because of being sick or injured.
D protects against damage to property or losses from lawsuits.
B insurance against hospital expenses, physician's care, surgical expenses, or long-term illness.
A insurance needs differ at different points in one's life.
E protects against costs of illness, accident, and loss of income from these.

PRE/POST TEST

PART V: List three services you should expect from your life insurance agent:*

1 *To help you determine the kinds and amount of insurance to be purchased*

2 *To help you review and revise your policies and changing needs throughout the life span*

3 *To help you if you should need to apply for a loan on your insurance policy*

**There are, of course, other possible services*

PART VI: Using the following table, answer the questions listed below:

Approximate amount of paid-up insurance for each $1,000 face amount for policies issued at age 18

TYPE OF POLICY	END OF 10TH YR.	15TH YR.	20TH YR.
Term	0	0	0
Straight Life	$213	$382	$ 528
20-Payment Life	502	766	1000
20-Year Endowment	547*	792*	Matured

*At maturity

1 For a $1000 20-Payment Life Policy, how much is already paid up at the end of 15 years? $ *766.00*

2 For a $1000 Straight Life Policy, how much is paid up at the end of 20 years? $ *528.00*

3 For a $1000 Endowment Policy, how much is paid up at the end of 10 years? $ *547.00*

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READING A LIFE INSURANCE POLICY

HANDOUT **4/29A**

Portions of a sample life insurance policy are shown on the next page. Try to answer the following questions from the information given in the policy excerpts.

1. When will the insurance company pay the face amount of the policy to the beneficiary? *at death*
2. What is the face amount of this policy? *$ 10,000.00*
3. Who is the beneficiary of the policy? *Helen Benson*
4. What is the annual premium? *$ 229.50*
5. At the end of 5 years, how much will the insured have paid in premiums? *$ 1,147.50*
6. At the end of 10 years, if a policyholder wishes to get a loan from the insurance company, what is the largest amount the company will lend? *$ 1,719.00*
7. At what rate of interest will the company grant a loan? *8% or less*
8. If interest on a loan is not paid on time, how is the matter handled?
   On loan anniversary date interest is added to and becomes part of loan principal and bears interest.
9. What is the amount of the first premium? *$ 241.00*
10. Using the Table of Guaranteed Values, what is the cash value of the policy at the end of 5 years? *$ 676.00*
11. Using the Table of Guaranteed Values, what is the cash value of the policy at age 65? *$ 5,504.00*
12. If *indebtedness* equals or exceeds cash value, what happens?
    "The policy shall terminate."
13. How long does the policy owner have to return and void the policy? *10 days*
14. Until what age does the owner have to pay premiums? *Age 90*
15. What is the name of the insured? *Thomas A. Benson*

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SOME SUGGESTED LIFE INSURANCE TERMINOLOGY

HANDOUT **4/30**

1 premium - *The payment a policyholder agrees to make for insurance coverage*

2 renew - *To keep policy from expiring, it is renewed*

3 expire - *When coverage runs out*

4 claim - *Notice to an insurance company that a payment is due under terms of the policy*

5 face value - *The amount stated on the policy to be paid in case of death*

6 cash value - *The amount available in cash upon voluntary termination of the policy before death or maturity*

7 interest - *Money earned from premiums; may become dividends or used to pay further premiums*

8 policy loan - *Obtaining a loan from the paid-up value of a policy*

9 term - *The amount of time the policy is good for without renewal*

10 beneficiary - *The person who will receive the insurance proceeds at the death of the insured*

11 deductible - *That portion of a policy that the insured must pay before the policy's benefits begin*

12 assets - *The money or property owned by an individual or company*

13 benefits - *Money or services that one gets from an insurance policy*

14 liabilities - *Money owned by an individual or company dependent on others*

15 dividends - *A refund of part of the premium from the difference between interest earnings and operating expenses.*

16 paid-up-policy - *A policy on which all required premiums have been paid*

17 security - *Something that can be used to protect against loss — such as insurance, cash reserves, or property.*

18 maturity date - *The date at which an endowment policy begins to pay benefits to the policyholder*

19 mortality table - *A statistical table showing the death rate at each age*

20 grace period - *A period (usually 31 days) after the premium is due during which the premium can be paid without penalty*

21 rider - *Additional coverage that may be added to an insurance policy*

22 policy - *The printed document stating the terms of the insurance contract issued to a policyholder*

23 risk - *The "chance" of losing what we value: money, health, or life, for example*

24 agent - *A sales service representative of an insurance company (sometimes called underwriters)*

25 indebtedness - *The amount of money owed by an individual or company*

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THE LIVING VALUE OF LIFE INSURANCE

HANDOUT **4/32**

You might suppose that most benefit payments of life insurance policies go to the survivors, or beneficiaries. But guess again. In 1974, insurance companies paid $12.8 billion (or 58 percent of the total benefit payments) to living policyholders. The living values of life insurance can be very important in preserving the special financial plans of the insured person.

Look at these four people. All have questions regarding the use of life insurance while they are still living. Below these questions, you will find four suggested solutions, each of which is an answer to one of the questions. Put the number of the appropriate solution in the blank.

Julie Murphy, 27 *1*
If I'm working I can pay the premiums on my new policy. What if I get sick and can't work? How will I pay the premiums?

Jack Kowlski, 55 *4*
I lost my job and can't afford premiums of $675 on my straight life policy. I've paid premiums for 20 years. What can I do now? My family still needs protection.

Bob Wertz, 48 *2*
If I had $10,000 I could buy a new tractor and double my business. Where could I borrow that kind of money at a reasonable interest rate?

Judy Chan, 67 *3*
My husband and I are retired. We have an income from our pension plans and Social Security. We have paid premiums on a straight life policy for 34 years. Now that the children are self-supporting and we have more insurance than we think we need, I wonder if that old policy is worth anything? Maybe we should buy a joint life annuity, since it will give us a regular fixed monthly income payment for the rest of our lives.

1. For a small additional cost, you will not have to pay the premium on your insurance if you become disabled for six months or longer.
2. Most permanent insurance policies have a cash value that you can borrow at reasonable interest rates.
3. If later in life you have no major financial responsibilities and want money for things you need, you can surrender your insurance policy and convert the cash value into a joint life annuity.
4. Almost every straight life policy begins to build a cash value after the first year or two. You can turn that cash value into a paid-up-policy. The amount of the policy will be less than the original, but it will still offer protection.

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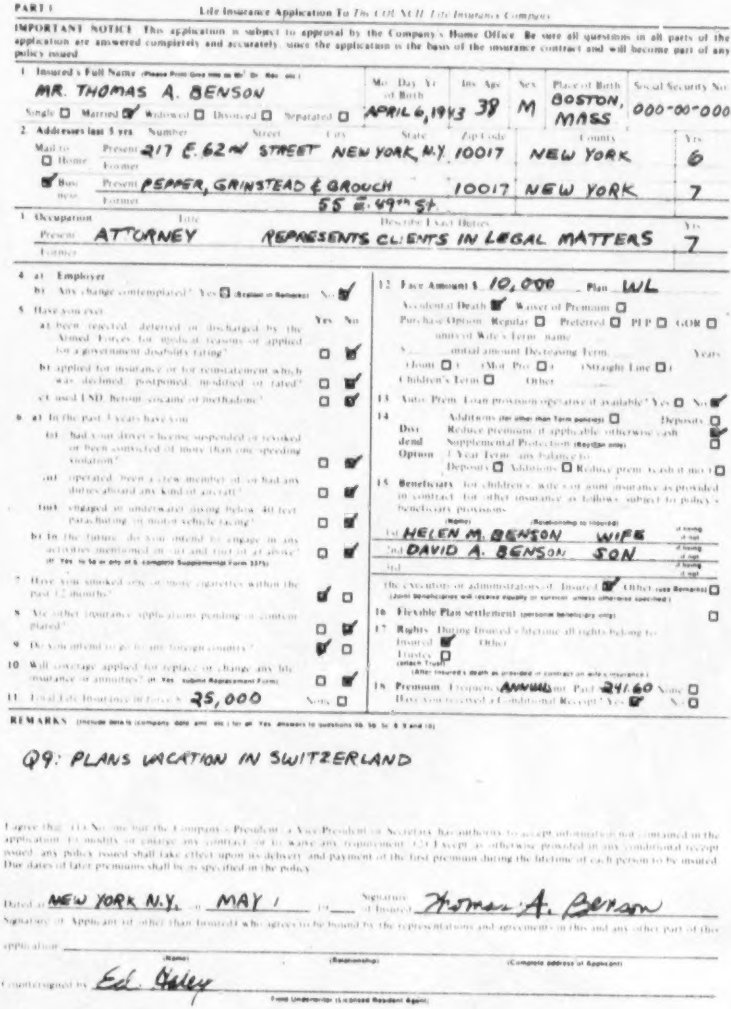
SAMPLE LIFE INSURANCE APPLICATION

HANDOUT 4/34B



PART I — Life Insurance Application To The COUNCIL Life Insurance Company

IMPORTANT NOTICE This application is subject to approval by the Company's Home Office. Be sure all questions in all parts of the application are answered completely and accurately, since the application is the basis of the insurance contract and will become part of any policy issued.

1 Insured's Full Name (Please Print Give title as Mr, Dr, Rev, etc.): MR. THOMAS A. BENSON
Single ☐ Married ☑ Widowed ☐ Divorced ☐ Separated ☐
Mo. Day Yr. of Birth: APRIL 6, 1943 — Ins. Age: 38 — Sex: M — Place of Birth: BOSTON, MASS — Social Security No.: 000-00-0000

2 Addresses last 5 yrs. (Number, Street, City, State, Zip Code, County, Yrs.)
Mail to: ☐ Home — Present: 217 E. 62nd STREET NEW YORK, N.Y. 10017 NEW YORK 6 — Former:
☑ Business — Present: PEPPER, GRINSTEAD & GROUCH 55 E. 49th St. 10017 NEW YORK 7 — Former:

3 Occupation — Title — Describe Exact Duties — Yrs.
Present: ATTORNEY — REPRESENTS CLIENTS IN LEGAL MATTERS — 7
Former:

4 a) Employer
b) Any change contemplated? Yes ☐ (Explain in Remarks) No ☑

5 Have you ever: (Yes / No)
a) been rejected, deferred or discharged by the Armed Forces for medical reasons or applied for a government disability rating? ☐ ☑
b) applied for insurance or for reinstatement which was declined, postponed, modified or rated? ☐ ☑
c) used LSD, heroin, cocaine or methadone? ☐ ☑

6 a) In the past 3 years have you
(i) had your driver's license suspended or revoked or been convicted of more than one speeding violation? ☐ ☑
(ii) operated, been a crew member of, or had any duties aboard any kind of aircraft? ☐ ☑
(iii) engaged in underwater diving below 40 feet, parachuting, or motor vehicle racing? ☐ ☑
b) In the future, do you intend to engage in any activities mentioned in (ii) and (iii) of a) above? ☐ ☑
(If "Yes" to 5a or any of 6, complete Supplemental Form 3375)

7 Have you smoked one or more cigarettes within the past 12 months? ☑ ☐

8 Are other insurance applications pending or contemplated? ☐ ☑

9 Do you intend to go to any foreign country? ☑ ☐

10 Will coverage applied for replace or change any life insurance or annuities? (If "Yes," submit Replacement Form) ☐ ☑

11 Total Life Insurance in Force $ 25,000 None ☐

12 Face Amount $ 10,000 Plan WL
Accidental Death ☑ Waiver of Premium ☐
Purchase Option: Regular ☐ Preferred ☐ PIP ☐ GOR ☐
(unitized Wife's Term name)
$ ____ initial amount Decreasing Term ____ Years
(Joint ☐) (Mor. Pro. ☐) (Straight Line ☐)
Children's Term ☐ Other ____

13 Auto. Prem. Loan provision operative if available? Yes ☐ No ☑

14 Dividend Option:
Additions (for other than Term policies) ☐ Deposits ☐
Reduce premium if applicable, otherwise cash ☑
Supplemental Protection (Reg/Jan only) ☐
1 Year Term, any balance to: Deposits ☐ Additions ☐ Reduce prem. (cash if no) ☐

15 Beneficiary for children's, wife's or joint insurance as provided in contract; for other insurance as follows, subject to policy's beneficiary provisions: (Name) (Relationship to Insured)
1st HELEN M. BENSON WIFE if living, if not
2nd DAVID A. BENSON SON if living, if not
3rd if living, if not
The executors or administrators of Insured ☑ Other (use Remarks) ☐
(Joint beneficiaries will receive equally or survivor, unless otherwise specified.)

16 Flexible Plan settlement (personal beneficiary only) ☐

17 Rights: During Insured's lifetime all rights belong to: Insured ☑ Other ____ Trustee ☐ (attach Trust)
(After Insured's death as provided in contract on wife's insurance.)

18 Premium: Frequency ANNUAL Amount Paid 241.60 None ☐
Have you received a Conditional Receipt? Yes ☑ No ☐

REMARKS (Include details (company, date, amt., etc.) for all "Yes" answers to questions 5b, 5b, 5c, 8, 9 and 10)

Q9: PLANS VACATION IN SWITZERLAND

I agree that: (1) No one but the Company's President, a Vice President or Secretary has authority to accept information not contained in the application, to modify or enlarge any contract, or to waive any requirement. (2) Except as otherwise provided in any conditional receipt issued, any policy issued shall take effect upon its delivery and payment of the first premium during the lifetime of each person to be insured. Due dates of later premiums shall be as specified in the policy.

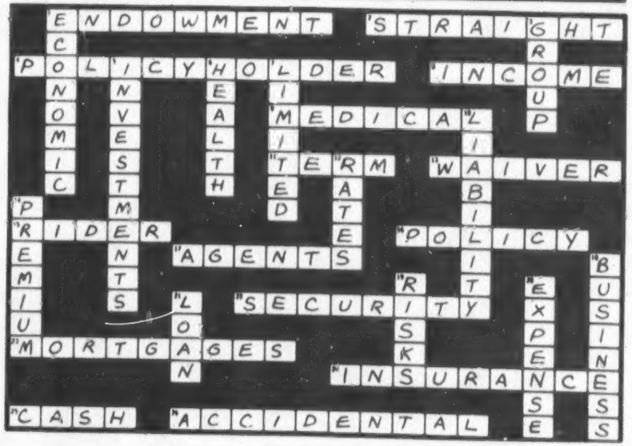
Dated at NEW YORK N.Y. on MAY 1 19__ Signature of Insured Thomas A. Benson

Signature of Applicant (if other than Insured) who agrees to be bound by the representations and agreements in this and any other part of this application ____
(Name) (Relationship) (Complete address of Applicant)

Countersigned by Ed. Haley
Field Underwriter (Licensed Resident Agent)

CROSSWORD PUZZLE

HANDOUT 4/35



CHOOSING AN INSURANCE AGENT

4/36 continued

3 My agent says there's no substitute for the experience of selling, but I know he takes a course every now and then to keep up with new things in the field.

2 My agent says there's only one way to learn more about the insurance business and that's to go out there and sell! He really knows his clients and their needs.

1 I've heard my agent say he wants to improve his professional know-how by taking a course sometime. But he's so involved in community affairs, it's hard for him to find the time.

Guideline 4

1 My agent's clients don't need to ask questions. We just trust her to make the right decisions. She's never let us down yet!

2 My agent tells me to ask questions, but I don't always understand the explanations she gives. Oh well, she's the expert.

3 My agent knows that most people are not familiar with different types of insurance. She is happy to explain policies and to answer questions.

Guideline 5

3 When my uncle died, his insurance agent really was a help. He took care of Social Security and bank arrangements as well as insurance.

1 I sometimes have trouble getting in touch with my agent. I leave messages at his office and his home asking him to call me but he doesn't always return my call.

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Guideline 1

1 My sister said an insurance agent called her half a dozen times at home — called her at work, too. She never did buy a policy from him.

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2 My agent explains new plans thoroughly. She's always disappointed if I can't share her enthusiasm for a plan because she's so sold on it herself.

Guideline 3

1 I heard of one man who bought long-term disability insurance. The man didn't know that he already had it at work and the agent didn't ask him to find out.

3 My agent always finds out what I need. If she doesn't think I need a certain kind of coverage, she doesn't try to sell it to me.

2 My agent lets me go to him for what I need. Come to think of it, I don't think he's ever asked about my present health or life coverage. He's always talking, though, about the importance of overall protection.

Guideline 2

HANDOUT ANSWER SHEETS

SUPPLEMENTAL REFERENCES
OBTAINING FINANCIAL RESOURCES

Title	Annotation and Physical Format	Source	Approx Cost
Career Opportunities for You in Life and Health Insurance.	A look at careers in life and health insurance. Describes working conditions and benefits and educational requirements for 17 career areas.	Education Services American Council of Life Insurance 1850 K St., NW Washington, DC 20006	free
English That Works: Integrated, Competency-based Vocational English as a Second Language (1981)	ESL for job seeking and job keeping including wages, interviews, application, maps & directions, benefits and unions. Native language books explain underlying concepts & objectives in Spanish, Chinese & Vietnamese. Set of flash cards & posters, tapes & instructor manuals available.	Scott Foresman Lifelong Learning 1900 East Lake Ave. Glenview, IL 60025	
599 Free Things for Teachers Jay Hopper (1976)	Paperback book with a section on Business, Industry & Careers. Provides sources for free pamphlets or books describing occupations.	Prepared for Xerox Corp. by Ventura Associates, New York, NY	$2.00
Get Hired!	Illustrates 13 practical ways students can find work using photo-dialogues. Considers both internal & external factors. For young adults with low reading skills.	Janus Book Publishers 2501 Industrial Parkway W. Hayward, CA 94545	2.95
Getting a Job (2nd Ed.) Florence Randall (1978)	Reflecting today's job market, shows student how to use want ads, assess kinds of jobs that are available, apply & interview for jobs. Reading level, 3.6.	Pitman Learning, Inc. 6 Davis Drive Belmont, CA 94002	List: 3.64 School: 2.73
How to Get a Job and Keep It (Revised) Dorothy Goble	Workbook instructs adults on procedures for finding & applying for a job. Includes checklist on attitudes useful at the interview and on-the-job.	Steck-Vaughn Company P.O. Box 2028 Austin, Texas 1-800-531-5015	1.56
Janus Job Interview Guide Arnold Livingstone (1977)	Low reading level workbook considers preparation for interviews. Uses realistic interview situations with dialogue.	Janus Book Publishers 2501 Industrial Parkway W. Hayward, CA 94545	3.25
Janus Job Interview Kit (1976)	Contains 30 photo cards, 32 page Job Ticket Book, spirit masters, & teacher's guide. Has 30 realistic interview situations preparing students broadly & specifically for aspects of an interview. 30 photos reflect ethnic diversity & non-traditional roles for men and women.	Janus Book Publishers 2501 Industrial Parkway W. Hayward, CA 94545	32.50
Janus Job Planner Wing Jew Robert Tong (1976)	Career and life planning workbook leads student through inventories assessing work-related values, attitudes, and experiences. 2.8 reading level.	Janus Book Publishers 2501 Industrial Parkway W. Hayward, CA 94545	2.95

SUPPLEMENTAL REFERENCES/OBTAINING FINANCIAL RESOURCES

Title	Annotation and Physical Format	Source	Approx Cost
Job Application Language Jim Richey (1978)	Helps low reading-level young adults learn employment vocabulary.	Janus Book Publishers 2501 Industrial Parkway W. Hayward, CA 94545	$2.45
It's Up to You: Language Skills and Strategies for Getting a Job	Developing linguistic & social skills for job seeking. Workbook exercises & cassette recordings stimulate oral communication. Recordings include authentic excerpts from interviews.	Mission Language and Vocational School, San Francisco. Longman, Inc. 19 West 44th St. N.Y., N.Y. 10109	Book: 3.95 Cassette: 8.95
Lifework Series (1980)	5 titles related to the world of work; You and the World of Work; Realizing What's Available in the World of Work; Getting Ready for the World of Work; A Realistic Job Search; The Reality of Work and Promotion. Basic reading skills and activities.	Gregg Division McGraw Hill Book Co. 1221 Avenue of the Americas N.Y., N.Y. 10020	Under 4.00 per title.
My Job Application File Charles Kahn Wing Jew (1980)	This workbook contains exercises teaching students how to respond to requests for information about personal history, education, health, work experience, etc. Practice application forms by major companies included. Teacher's manual included.	Janus Book Publishers 2501 Industrial Parkway W. Hayward, CA 94545	2.25
Out of Work (1975)	This 56 page book considers emotional, economic, & sociological aspects of unemployment & then deals with forms of action that can be taken. Considers unemployment insurance, benefits, welfare, and unions. Considers training programs including CETA, vocational rehabilitation, and schools.	New Readers Press PO Box 131 Syracuse, NY 13210	1.50
Pacemaker Vocational Readers (1976)	For students with severe reading disabilities. Reading level below 3rd grade. Series deals with occupations requiring little or no reading ability. Books detail obtaining and maintaining a job. Included are: Ready to Go (Auto Mechanic's Helper); Someone for the Summer (Waitress); Until Joe Comes Back (Supermarket Stock Clerk); Power On and Start Print (Duplicating Room Worker); The Other Side of the Counter (Short Order Cook); Give the Kid a Chance (Baker's Helper); I'll Try Tomorrow (Gardener); Fitting Right In (Sewing Machine Operator); And It's So Quiet (Porter/Janitor); You Know How Children Are (Day Care Center Aide).	Pitman Learning, Inc. 6 Davis Drive Belmont, CA 94002	Titles: List: 3.96 School: 2.97

SUPPLEMENTAL REFERENCES/OBTAINING FINANCIAL RESOURCES

Title	Annotation and Physical Format	Source	Approx Cost
The Quick Job Hunting Map: Beginning and Advanced Richard Bolles (1979)	Workbook with exercises designed to elicit preferred work environments, motivated skills, preferred people environments, geography, etc. Short, 30 pages, easy to use.	Ten Speed Press Box 7123 Berkeley, CA 94707	$1.75
The Three Boxes of Life and How to Get Out of Them Richard Bolles (1978)	Introduces life/work planning by considering the three boxes: work, education & recreation. Uses these areas within Maslow's hierarchy.	Ten Speed Press Box 7123 Berkeley, CA 94707	7.95
The Turner Career Guidance Series Richard Turner	Series of six workbooks covering major aspects of the job search process. Reading level is from 4 to 5.	Follett Publishing Co. Dept. DM 1010 W. Washington Bl., Chicago, IL 60607	
—Wanting a Job			1.71
—Training for a Job			1.71
—Starting a Job			1.71
—Looking for a Job			1.71
—Changing a Job			1.71
—Teacher's Guide			2.67
Using the Want Ads Wing Jew Carol Tandy	Helps young adult low-level readers understand indexes, abbreviations with exercises and vocabulary.	Janus Book Publishers 2501 Industrial Parkway W. Hayward, CA 94545	2.85
What Color Is Your Parachute? (Revised) Richard Bolles (1978)	Bolles presents a usable theory which will help job seekers conduct a thorough job search. Most importantly, the author debunks the "agreed upon" ways of obtaining employment & establishes guidelines for entering the "hidden job market."	Ten Speed Press Box 4310 Berkeley, CA 94704	8.95
The Work Book	Contains descriptions of more than 100 skilled jobs with information on necessary training, skills, and aptitudes, income, job future & sources of additional information.	Bantam Books, Inc. 666 Fifth Ave. New York, NY 10019	2.25
The World of Work (Revised) (1975)	This 48 page book discusses the job search process completely. Gives information on special training programs. Covers laws on workers' rights. Grade 6 reading level.	New Readers Press Box 131 Syracuse, N.Y. 13210	1.50

SUPPLEMENTAL REFERENCES/OBTAINING FINANCIAL RESOURCES

Title	Annotation and Physical Format	Source	Approx Cost
MEDIA			
Just Around the Corner Series II — Jobs and Employment Opportunities: **—Effective Job Behavior** **—Employment Agencies** **—Job Interviews** **—Equal Employment Opportunity** **—Discrimination**	Video tape series with 8 tapes and student book.	Cambridge A New York Times Co. 488 Madison Ave. New York, N.Y.	$800.00

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SUPPLEMENTAL REFERENCES
USING FINANCIAL RESOURCES

Title	Annotation and Physical Format	Source	Approx Cost
Ablest Christopher Ransom Miller, Sherry Royce, editors (1980)	High-interest, low-readability life skills texts, including Money Management, Occupations, Health, Government & Law, Community Services. Suitable for ABE & ESL; reading level 1.0-3.0.	Pitman Learning, Inc. 6 Davis Drive Belmont, CA 94002	Titles: List: $2.40 School: 1.80
Activities & Exercises for Affective Education Lou Thayer, Kent Beeler, editors (1975)	This book contains 49 exercises for affective education based on 44 contributors. Considers assessment, self-disclosure, learning climates, communication skills, perceptions of self and others, and building trust. Contains suggestions for processing post-discussion.	Lou Thayer/Kent Beeler SIG: Affective Education Eastern Michigan Univ. 13 Boone Hall Ypsilanti, MI 48197	4.00
Adult Financial Management Matrix, Parts I & II (340 A & B)	Matrix I — Wall chart Matrix with age groupings based on adult life cycle with financial tasks, common errors, and desirable outcomes. Matrix II — Wall chart with questions related to structure of family & age groups, i.e. married with or without children, single, single parent, etc.	Community Services American Council of Life Insurance 1850 K Street, N.W. Washington, D.C. 20006	free
Adult Consumer Education Packages	Topics covered include selecting housing; making and using a budget; how to choose & use a bank; & effective comparison shopping.	Office of Marketing Northwest Regional Education Laboratory 710 W. Second Ave. Portland, OR 97204	
Auto Repair from the Driver's Seat		California Dept. of Consumer Affairs, Education Coordinator Bureau of Automotive Repair 3116 Bradshaw Rd. Sacramento, CA 95827	free with self-addressed, stamped envelope
Basic Skills in Shopping The Basic Skills Series of Spirit Duplicator Masterbooks Eleanor Young (1977)	35 pages including spirit duplicators for low reading level adults. Considers advertising, supermarket, door-to-door sales, mail order shopping, taxes, contracts and recreation services.	CEBCO Standard Publishing 9 Kulick Road Fairfield, NJ 07006	7.95
Basic Skills in Using Money The Basic Skills Series of Spirit Duplicator Masterbooks Eleanor Young (1977)	31 pages including spirit duplicators. Low reading level.	CEBCO Standard Publishing 9 Kulick Road Fairfield, NJ 07006	7.95

SUPPLEMENTAL REFERENCES/USING FINANCIAL RESOURCES

Title	Annotation and Physical Format	Source	Approx Cost
Be Informed Series **Unit 1: Be Informed on Personal Credit** **Unit 2: Be Informed on Buying a Car** **Unit 3: Be Informed on Owning a Car** **Unit 4: Be Informed on Buying a House** **Unit 6: Be Informed on Renting a Place to Live** **Unit 9: Be Informed on Taxes** **Unit 10: Be Informed on Banking** **Unit 13: Be Informed on Using Measurements** **Unit 14: Be Informed on Wise Buying** **Unit 16: Be Informed on Money** **Unit 18: Be Informed on Nutrition**	This series is appropriate for low reading level adults. Teaches reading as well as coping skills for consumers. Each unit is approximately 40 pages and comes in 3-ring binders with index.	New Readers Press PO Box 131 Syracuse, NY 13210 or California Literacy,Inc. 317 Main Street Alhambra, CA 91801	$1.00 each unit
Budget as a Means to an End	A variety of instructional materials are suggested to teach the student the value of a budget. Pamphlet.	National Education Association Order Department Academic Bldg. Saw Mill Road West Haven, CT 06516	1.25
Car Care Not For Men Only		Atlantic Richfield Co. Consumer Affairs 515 So. Flower St. Los Angeles, CA 90071 Attn: Julie Middleton	free
Comprando Un Carro (Buying a Car) **Salud (Health)** **Credito (Credit)** (1979)	Three 24 page illustrated pamphlets in Spanish discuss buying new & used cars, choosing health care, & using credit.	Spanish Pamphlets PO Box 310 Sacramento, CA 95802	free with self-addressed, stamped legal envelope
Consume This Book Rebecca Hassan	172 page book of low reading level which describes budgeting, insurance, property damage, loans, credit, clothing, home furnishings, & health maintenance organizations.	Mafex Associates, Inc. Publishers 90 Cherry Street Box 519 Johnstown, PA 15907	4.75
Competency-Based Adult Education Sample Activities Dr. Sam Dauzat Mrs. Narissa Bryant	104 sample activities categorized by Occupational Knowledge, Health, Government & Law, Consumer Economics, and Community Resources. This manual is not a complete program: should be used to complement an instructional program.	Dr. Sam Dauzat, Project Director College of Education Louisiana Tech Univ. Ruston, LA	

SUPPLEMENTAL REFERENCES/USING FINANCIAL RESOURCES

Title	Annotation and Physical Format	Source	Approx Cost
Consumer Action Curriculum Dept. of Consumer Affairs, State of California (1979)	Curriculum contains materials which increase consumer's awareness of rights & responsibilities in the marketplace. Action-based model designed to increase ability to be active in legislative & regulatory processes. Contains game, leader manual, & "The Compleat California Consumer Catalogue."	Publications Section PO Box 1015 North Highlands, CA 95660 For free group leader manual in Spanish, contact Jan Agee, Education Coord., Dept. of Consumer Affairs 1020 N. Street Sacramento, CA 95814	$6.00
Consumer Buying: Basic Numbers and Money Mott Basic Language Skills Program Chapman, Byron, Schulz (1978)	156 page book presents consumer competencies in advertising media & buymanship. Low level reading.	Allied Educational Council Distribution Ctr. Galien, MI 48113	3.90
Consumer Education: An Introductory Unit for Inmates in Penal Institutions Schmoele (1979)	Curriculum materials on consumer competencies considering savings, planning, credit, food, clothing, housing, automobiles, financial services, nutrition, & goals. Low reading level. 225 pages.	CERN 1500 Wilson Blvd. Suite 1800 Rosslyn, VA 22209	13.50
Consumer and Homemaking Education: Opportunity and Challenge Wallter Jeffers (1977)	72 page booklet for low reading level, low income, young adults.	American Home Economics Assoc. 2010 Massachusetts Ave., N.W. Washington, D.C. 20036	2.50
Consumer Information (85136) (1977)	This teaching kit investigates the relationships between consumer information, consumption patterns, and quality of life. (Booklet, filmstrip with cassette tape)	Consumer Affairs Department J.C. Penney Co., Inc. 1301 Ave. of the Americas New York, NY 10019	19.00
Consumer Information Guides	Information about carpets, bicycles, tires, shoes for sports, tents, pocket calculators, & other products. Booklets.	Consumer Affairs Dept., J.C. Penney, Inc. 1301 Ave. of the Americas New York, NY 10019	.06/copy
	Career leaflets on completing a job application & weighing the job: pay, benefits.		.15/copy
	Spanish materials containing information on completing a job application & selecting fabrics.		.15/copy

SUPPLEMENTAL REFERENCES/USING FINANCIAL RESOURCES

Title	Annotation and Physical Format	Source	Approx Cost
Consumer Reports Money Saving Guide to Energy in the Home (A270) (1978)	Gives Consumers Union's ratings & recommendations in deciding which energy-saving products to buy. 102 pages paperbound.	Consumer Reports Books Dept. EE20, PO Box 350 Orangeburg, NY 10962	$3.50
The Consumer Survival Book **How to Fight Inflation** Marvin Bittinger (1976)	Complete book on consumer affairs which begins with budgeting, considers the purchasing of food, clothing, housing, home maintenance & furnishings, buying & maintaining an automobile, life & health insurance, & finally considers the consumer and the law.	Barron's Educational Series, Inc. 113 Crossways Park Drive Woodbury, NY 11797	2.25
Curriculum Design for Consumer Education (1974)	Comprehensive statement of program objectives, generalizations, content organizers & criteria for development of programs in consumer education at four levels including adult and community colleges.	California State Dept. of Education PO Box 271 Sacramento, CA 95802	1.00
Decisions, Decisions (84965) (1976)	More than 40 interactive activities explore decision-making and communication as essential consumer skills. (Communication game, case studies, listening tape, etc.)	Consumer Affairs Dept., J.C. Penney Co., Inc. 1301 Ave. of the Americas New York, NY 10019	19.00
Economic Concepts and Issues (85028) (1977)	The objective of this material is to provide a basic understanding of economic concepts, goals & issue analysis from a family ecosystem perspective. (Case studies, value continua, cost of living comparisons, etc.)	Consumer Affairs Dept., J.C. Penney Co., Inc. 1301 Ave. of the Americas NY, NY 10019	19.00
The Energy-Wise Home Buyer U.S. Dept. of Housing & Urban Development (1979)		Superintendent of Documents U.S. Printing Office Washington, D.C. 20402	2.00
English for Adult Competency, Books I and II Keltner, Howard & Lee (1981)	Designed for limited or non-English speaking adults, the books are a basic guide for learning oral language patterns & vocabulary in real-life situations. Included are sections on "Food and Money, Looking for a Job, Banking & Postal Services, Housing, Transportation, and Health Care," among others.	Prentice-Hall, Inc. Englewood Cliffs, N.J. 07632	
Family Development Series (Revised)	This excellent series, designed to develop better consumer procedures, teaches coping skills & helps develop decision-making abilities. All booklets range from 4 to 6 grade levels.	Steck-Vaughn Co. PO Box 2028 Austin, TX 1-800-531-5015	
—Buying Guides (06660-0)			1.86
—Family Money Management (0672-5)			1.86

SUPPLEMENTAL REFERENCES/USING FINANCIAL RESOURCES

Title	Annotation and Physical Format	Source	Approx Cost
—Understanding Yourself (0670-9)			$1.86
—Becoming a More Effective Person (0668-7)			1.86
—Your Family (0673-3)			1.86
Family Budget (1970)	Guide for the teacher of a consumer education course. 23 page booklet.	National Education Association Order Department Academic Bldg. Saw Mill Road West Haven, CT 06516	1.25
Financial Planning, Employee Benefits and You (1981)	Utilizing employee benefits to maximize financial security. Basics of financial planning. How to incorporate various types of employee benefits — pension plans, life & health insurance, savings plans, etc. — into their personal financial plan. Stress on basic reading skills, vocabulary building & comprehension skills. Workbook format, 4-6 grade reading level for independent study or entire class use.	Education Services American Council of Life Insurance 1850 K St., N.W. Washington, D.C. 20006	free up to 35; additional copies .50 ea.
Finding a Good Used Car William Fletcher Patrick Kelley	This low level booklet describes what a wise shopper needs to consider, using vocabulary, comprehension, & retention exercises. With teachers manual. For use with young adults.	Janus Book Publishers 2501 Industrial Parkway W. Hayward, CA 94545	2.85
Follett Coping Skills Series	Written at the 3.5 grade level, the series utilizes the five APL content areas. Comes with Teacher's Guide.	Follett Publishing Co., Dept. DM 1010 W. Washington Bl. Chicago, IL 60607	7.92 package of four
—Banking (2183)	Deals with the use of checking accounts & saving and borrowing money.		1.98
—Budgeting (2177)	Lessons cover money management by analyzing what is spent and preparing a budget.		1.98
—Job Interviews (2180)	Information on how to prepare and dress for an interview. Students prepare to answer specific interview questions.		1.98
—Using Transportation (2182)	Helps students understand traffic signs, street maps, route maps, and schedules.		1.98
—Getting Medical Assistance (2176)	Gives information on generally available medical assistance. Students will develop lists of local names & addresses of appropriate personnel.		1.98

SUPPLEMENTAL REFERENCES/USING FINANCIAL RESOURCES

Title	Annotation and Physical Format	Source	Approx Cost
Food for Family — A Cost Saving Plan **USDA Home & Garden Bulletin #209** (1978)	Booklet contains buying plans & schedules.	Superintendent of Documents US Printing Office Washington, DC 20402	$1.10
Forum	Excellent educational publication for consumer educators published twice a year.	Consumer Affairs Dept., J.C. Penney Co., Inc. 1301 Ave. of the Americas New York, NY 10019	1.25/issue
Forum Plus (1979)	Packet with five booklets on Consumer Action Activities, Instant Lessons, Insights into Consumer Issues, & Forum. "Insights" is particularly useful, considering issues of & evaluating information on life insurance.	Consumer Affairs Dept., J.C. Penney Co., Inc., 1301 Ave. of the Americas New York, NY 10019	5.00
Funerals: Consumer's Last Rights (A201) (1977)	Consumers Union's advice on conventional funerals & low cost alternatives.	Consumer Reports Books, Dept. EE20 PO Box 350 Orangeburg, NY 10962	6.00
Getting It Together: Dilemmas for the Classroom Beverly Mattox (1975)	Utilizing Kohlberg's Stages of Moral Development, Mattox considers the teacher as facilitator, trouble shooter, & learner. She then introduces the use of sample dilemmas & gives 18 examples that can be used or adapted for adult groups.	Pennant Press San Diego, CA 92120	
A Guide to Budgeting for the Family **Home & Garden Bulletin #108** (1978)	13 page pamphlet with models: Record of Expenses, Seasonal Expenses, Plan for Emergencies and Goals.	Superintendent of Documents US Printing Office Washington, D.C. 20402	.90
Guide to Consumer Services (Revised) (A181) (1979)	Consumers Union's advice on selected financial, professional & other services.	Consumer Reports Books, Dept. EE20 PO Box 350 Orangeburg, NY 10962	6.00
A Guide for Budgeting for the Young Couple **Home & Garden Bulletin #98 (Revised)** (1978)	15 page pamphlet containing budget model & estimates of expenditures based on low, medium, & high incomes.	Superintendent of Documents US Printing Office Washington, DC 20402	.90
Home Health Care: When a Patient Leaves the Hospital (FL 560) Theodore Irwin	Explains when home health care is desirable, how it cuts medical costs, services available, & why it is an alternative to nursing homes for some elderly patients.	Public Affairs Comm., Inc. 381 Park Avenue New York, NY 10016	
Information for Everyday Survival: What You Need and Where to Get It (1976)	Annotated lists of agencies, organizations, media, books, & magazines arranged by subject areas. Invaluable guide to almost anything.	Order Department American Library Association 50 E. Huron St. Chicago, IL 60611	

SUPPLEMENTAL REFERENCES/USING FINANCIAL RESOURCES

Title	Annotation and Physical Format	Source	Approx Cost
Instructional Patterns for Consumer & Homemaking Education	Grades 7-14.	California State Dept. of Education PO Box 271 Sacramento, CA 95802	$6.00
It's Your Money, Books 1 and 2 Lloyd Feinstein Charles Maley	Considers money management skills & attitudes utilizing mathematics. Problems concentrate on taxation, installment purchases, budgeting, & price-per-unit comparisons.	Steck-Vaughn Co. PO Box 2028 Austin, TX 1-800-531-5015	1.68 each
Knowing Your Car: Maintenance & Repair		Louisiana Governor's Office of Consumer Protection PO Box 44091 Capitol Station Baton Rouge, LA 70804	free
Let's Talk About Money (1976)	A basic money management guide to help consumers plan their financial future. Includes helpful charts & worksheets for individual & family planning.	Community Services American Council of Life Insurance 1850 K St., NW Washington, DC 20006	single copies free; additional copies .35
Lifeschool: Beginning Classroom Modules. Consumer Economics (1980)	40 competency based modules, duplicatable student materials, three reading/learning levels, 1–2, 3–4, & beginning ESL. Individualized instruction designed for low level in open-entry/open-exit classrooms.	Pittman Learning, Inc. 6 Davis Drive Belmont, CA 94002	
Lifeworks Series (1980)	9 titles; focuses on reading skills & activities. Your Housing Needs & Renting a Place to Live; Buying a House & Buying a Mobile Home; Moving On & Getting Utilities & Saving Energy; Counting Money & Making Change & Making a Budget; Ordering from Catalogs & Dining Out; Using Credit & Banking Services & Understanding Income Tax; Buying & Caring for Your Car & Insurance for Your Life, Health & Possessions; Advertising Techniques & Consumer Fraud; Comparison Shopping & Caring for Your Personal Possessions.	Gregg Division McGraw Hill Book Co. 1221 Ave. of the Americas NY, NY 10020	titles under 4.00 each
Living It Up on a Small Budget **Vermont Self-Reliance Series** Janet Chadwick (1977)	Small 36 page booklet for low reading level adults describes procedures for buying various foods and storing them at home.	Adult Education Dept. of Education Montpelier, VT 05602 Make checks payable to Vermont State Treasurer.	.65; minimum chg. 1.00
Maximizing Human Potential: A Curriculum Design for Human Development & Interpersonal Relationships (1977)	Grades K – Adult Education. Presents concepts & generalizations on which to build comprehensive instructional programs designed to promote student understanding of all phases of human development. 64 pages.	California State Dept. of Education PO Box 271 Sacramento, CA 95802	2.50

SUPPLEMENTAL REFERENCES/USING FINANCIAL RESOURCES

Title	Annotation and Physical Format	Source	Approx Cost
The Money Book: Saving & Spending George Butler (1977)	Short booklet of 47 pages discussing budgeting, advertising techniques, mail order shopping, credit, complaint handling, taxes, educational services, financial services, & insurance.	Xerox Educational Publications 245 Long Hill Rd. Middletown, CT 06457	$.55
Money Management Library (1978-80)	Twelve booklets as guides for overall money management program, planning & shopping for food, clothing, housing, home furnishings, equipment, automobiles, consumer credit, savings & investments, recreations, children's spending.	Money Management Institute Household Finance Corp. 2700 Sanders Rd. Prospect Hts, IL 60070	individual bklts. .50; library box of 12 bklts. 5.00
The Money Manager: Step by Step to Money Management (1978)	Desk-sized workchart. Guidelines for preparing budget; illustrates budget-making process. 12 month worksheet designed for individual instruction. English and Spanish versions.	Education Services American Council of Life Insurance 1850 K St., NW Washington, DC 20006	free
Moneywise (1976)	Uses consumer competencies to teach about credit, employment, health care, advertising, planning, insurance, cost of credit, & consumer goods. 96 page book for low reading level young adults.	The Economy Co. PO Box 25308 1901 N. Walnut Oklahoma City, OK 73125	
More Values Clarification Sidney Simon Jay Clark (1975)	Contains 33 values clarification exercises primarily designed for young adults. Many exercises are appropriate for all ages & others can be adapted. 180 pages.	Pennant Press San Diego, CA 92120	
Personal & Family Financial Planning: Some Strategies for Teaching (1982)	Book designed for use in personal & family financial planning courses.	Education Services American Council of Life Insurance 1850 K St., NW Washington, DC 20006	free
Plan for Your Future	Slide/tape presentation illustrating how the Martin family & their friends develop financial plans. Financial tasks relevant to different ages & household types are identified to be used in conjunction with the Adult Financial Management Matrices.	Community Services American Council of Life Insurance 1850 K St., NW Washington, DC 20006	2 week loan — free
The Resourceful Ones	A step-by-step approach to financial planning that emphasizes obtaining, protecting and using financial resources. Four sound and color filmstrips with audio cassette, teacher's guide and worksheets. Each filmstrip approx. 12 minutes.	Education Services American Council of Life Insurance 1850 K St., NW Washington, DC	25.00
Second Hand Is Better Douglas Matthews Suzanne Wymelenberg (1975)	Describes variety of markets such as garage sales, yellow pages, & then considers individual items & what to beware of. 245 pages.	Arbor House Publishing Company 641 Lexington Ave. NY, NY 10022	4.50

SUPPLEMENTAL REFERENCES/USING FINANCIAL RESOURCES

Title	Annotation and Physical Format	Source	Approx Cost
The Self-Help Approach to Consumer Problems	Pamphlet.	Self-Help Information Office Exec. Office of Consumer Affairs One Ashburton Pl. Boston, MA 02108	free
Skills for Living Units 1-4 The Amazing Adventures of Harvey Crumbaker **—Filling Out Forms and Following Directions (LC21)** **—Coping as a Consumer (LC22)** **—On the Job (LC23)** **—Everyday Communication (LC24)**	This low reading level series is appropriate for young adults. Uses cartoon format with lessons & follow-up activities as students learn realistic living skills. Each unit contains 150 pages of forms, unit labels, applications; sample checks, bills, insurance forms, credit card statements job applications, W-4 forms, service complaint forms, inventorying procedures; and formats for writing letters & messages of all types.	Lakeshore Lifeskills 2695 E. Dominguiz Street PO Box 6261 Carson, CA 90749	$75.00 set of four; $9.95 each
Survival Math Skills Program (ID 380)	This program is designed to develop competencies in math operations, measurement fractions, decimals & percentages. Students apply this knowledge to consumer skills, job skills, money management, homemaking, home repairs, & banking services. For reading level 4-5 grade. Contains 115 objective-mastery cards, four 281 student activity books, answer pads & teacher's guides.	Lakeshore Lifeskills 2695 E. Dominguez Street PO Box 6261 Carson, CA 90749	142.50
Survival Vocabularies Jim Richey	Each book contains 48 pages of vocabulary exercises and games. For use with young adults.	Janus Book Publishers 2501 Industrial Parkway W. Hayward, CA 94545	
—Banking Language			2.45
—Credit Language			2.45
—Supermarket Language			2.45
—Drugstore Language			2.45
Systems: An Approach to Consumer Education (85295) (1978)	Energy, central to all systems, is the focus of the learning strategies included in this unit. Filmstrip included.	Consumer Affairs Dept., J.C. Penney Co., Inc. 1301 Ave. of the Americas NY, NY 10019	16.50
Renting an Apartment	Pamphlet.	Pennsylvania Bureau of Consumer Protection 301 Market St., 9th floor Harrisburg, PA 17101	free

SUPPLEMENTAL REFERENCES/USING FINANCIAL RESOURCES

Title	Annotation and Physical Format	Source	Approx Cost
Taking Issue (85137) (1977)	Investigates the dimensions of consumer issue analysis. Filmstrip & cassette tape.	Consumer Affairs Dept., J.C. Penney Co., Inc. 1301 Ave. of the Americas NY, NY 10019	$3.00
Toward a Quality of Living (84918) (1976)	Multi-media teaching kit focuses on the family eco-system as a model for understanding the influence of goals, values, & resource availability on consumer choices. Filmstrip with cassette.	Consumer Affairs Dept., J.C. Penney Co., Inc. 1301 Ave. of the Americas NY, NY 10019	19.00
Values Clarification for Adult Basic Education Students Christine Anderson (1977)	Curriculum & teachers manual for 19 unit values clarification process. Specifically constructed for Adult Basic Education students.	Developmental Education Dept. Walla Walla Comm. College Walla Walla, WA	
We Are What We Eat (Revised) Hazel Spitze Patricia Rotz	Workbook gives information & exercises about meal planning, selection & preparation of foods, & economical shopping habits. Teacher's manual with quantity order. For grade 3-4 adults.	Steck-Vaughn Co. PO Box 2028 Austin, TX 1-800-531-5015	1.77
Where Does the Money Go? Hazel Spitze Patricia Rotz	Stories & exercises based on three families emphasizing money management & consumer buying habits. For grade 3-4 adults.	Steck-Vaughn Co. PO Box 2028 Austin, TX 1-800-531-5015	1.56
Your Medicare Handbook US Dept of HEW (1979)	59 page booklet which tells what Medicare is, how to use it, inpatient & outpatient services, treatment & legal resourses. Information on coverage & how to submit & send claims.	Superintendent of Documents US Printing Office Washington, DC 20402	1.90
MEDIA			
Decision Making Is . . .		Churchill Films	
It's New . . . It's Neat . . . It's Obsolete	16 mm film, color, sound, 14½ min. "Honest" Louis is a fun, flashy, used-car dealer who talks straight about avoiding impulse buying including gimmicks, obsolescence, & dollar value. Adult.	BFA Educational Media 2211 Michigan Avenue Santa Monica, CA 90404	Purchase: $210.00 Rental: 18.00
Just Around the Corner Series I: Consumer Education	15 videotext programs dramatizing real situational problems of consumer problems, skills, & information leading to solutions. Excellent program designed specifically for adults.	Cambridge A New York Times Co 488 Madison Ave. NY, NY 10022	1,500.00
More (1974)	Exceptionally good brief film commentary on current consumption patterns & their effects. Color. 16mm.	Macmillan Films Inc. 34 MacQuesten Parkway So. Mt. Vernon, NY 10550	

SUPPLEMENTAL REFERENCES
PROTECTING FINANCIAL RESOURCES

Title	Annotation and Physical Format	Source	Approx Cost
Basics of Life Insurance (1981)	A 15 minute filmstrip/cassette presentation of 4 consumers discussing life insurance. Includes how insurance works, types of policies & insurance decisions. With teacher's guide & poster.	Education Services American Council of Life Insurance 1850 K St., NW Washington, DC 20006	$ 12.50
Consume This Book Rebecca Hassan	172 page book of low reading level which describes budgeting, insurance, medical care protection, life insurance, property damage, loans, credit, clothing, home furnishings, & health maintenance organizations.	Mafex Associates Inc. Publishers 90 Cherry St. Box 519 Johnstown, PA 15907	4.75
Dealing With Life Insurance (1978)	Card game based on Rummy and Go Fish which familiarizes students with vocabulary & concepts of life insurance.	Education Services American Council of Life Insurance 1850 K St. NW Washington, DC 20006	12.00
Financial Planning, Employee Benefits and You (1980)	Utilizing employee benefits to maximize financial security. Basics of financial planning. How to incorporate various types of employee benefits — pension plans, life & health insurance, savings plans, etc. — into their personal financial plan. Stress on basic reading skills, vocabulary building & comprehension skills. Workbook format, 4-6 grade reading level for independent study or entire class use.	Education Services American Council of Life Insurance 1850 K St., NW Washington, DC 20006	free up to 35; additional copies .50 each.
Forum Plus (1979)	Packet with five booklets on Consumer Action Activities, Instant Lessons, Insights into Consumer Issues, & Forum. "Insights" is particularly useful, considering issues of & evaluating information on life insurance.	J.C. Penney, Co., Inc., Consumer Affairs Dept. 1301 Ave. of the Americas NY, NY 10019	5.00
Just Around the Corner Series I: Consumer Education	15 videotext programs dramatizing real situational problems of consumer problems, skills, & information leading to solutions. Excellent program designed for adults.	Cambridge A New York Times Co. 488 Madison Ave. NY, NY 10022	1,500.00
The Law as a Tool—Consumer Protection (85522) (1979)	Provides educators & participants with background information on the basic principles of consumer protection. Filmstrip & cassette.	J.C. Penney Co., Inc. Consumer Affairs Dept. 1301 Ave. of the Americas NY, NY 10019	15.00

SUPPLEMENTAL REFERENCES/PROTECTING FINANCIAL RESOURCES

Title	Annotation and Physical Format	Source	Approx Cost
The Money Book: Saving & Spending George Cutler (1977)	Short booklet of 47 pages discussing budgeting, advertising techniques, mail order shopping, credit, complaint handling, taxes, educational services, financial services & insurance.	Xerox Educational Publications 245 Long Hill Rd. Middletown, CT 06457	$ .55
The Money Manager (1978)	Large wall chart of income, expenses, savings, emergency estimates, weekly living expenses, & balance sheet. In Spanish or English.	Education Services American Council of Life Insurance 1850 K St., NW Washington, DC 20006	free
Moneywise (1976)	Uses consumer competencies to teach about credit, employment, health care, advertising, planning, insurance, cost of credit, and consumer goods. 96 page book for low reading level young adults.	The Economy Co. PO Box 25308 1901 N. Walnut Oklahoma City, OK 73125	
Plain Talk About Your Life Insurance Policy	Used as a reference guide, this booklet helps explain the terms of a life insurance policy. It reduces complicated legal & insurance language to everyday words.	Community Services American Council of Life Insurance 1850 K St., NW Washington, DC 20006	single copies free
Policies for Protection (1978)	Discusses how life, health, & personal insurance work. Has reviews and test.	Education Services American Council of Life Insurance 1850 K St., NW Washington, DC 20006	free
Sample Whole Life Insurance Policy and Sample Term Insurance Policy	Policies representative of contracts issued by life insurance companies. 14 page pamphlet. High reading level.	Education Services American Council of Life Insurance 1850 K St., NW Washington, DC 20006	free up to 50 copies
Sets, Probability & Statistics: The Mathematics of Life Insurance (1978)	Teaches the basic concepts of sets, probability and statistics using life insurance as an example. Small booklet shows compound interest, mortality table, calculation of insurance premiums & the use of life insurance	Education Services American Council of Life Insurance 1850 K St., NW Washington, DC 20006	free up to 100 copies
Student Guide to Food Stamps		Maureen Murray Maryland PIRG: Univ. of Maryland 3110 Main Dining Hall College Park, MD 20742	
Teaching Topics	Semi-annual newsletter that deals with topics relating to personal & family financial planning education. Relates background material and teaching suggestions.	Education Services American Council of Life Insurance 1850 K St., NW Washington, DC 20006	free to instructors who have ordered classroom materials

SUPPLEMENTAL REFERENCES
TEACHER REFERENCES

Title	Annotation and Physical Format	Source	Approx Cost
The Changing Economy of the Family: Report of an Interdisciplinary Seminar (1978)	This short booklet considers the social structure & economy of the family in several papers.	Education Services American Council of Life Insurance 1850 K St., NW Washington, DC 20006	free
Consumer Education Development Program Newsletter	Newsletter published monthly.	Consumer Education Development Program Michigan Consumer Education Center Eastern Michigan Univ. Ypsilanti, MI 48197	free
Consumer Information Catalogue (1979)	This catalogue contains more than 200 federal consumer publications you can send for on topics including food & nutrition, health, housing & energy conservation. More than half the publications listed are free.	Consumer Information Center Pueblo, CO 81009	free
Consumer Reports February & March 1980	Monthly magazine with special issues on life insurance. Ratings of 195 term-insurance policies. Guide & worksheet for basic choices in insurance.	Subscription Director Consumer Reports PO Box 1000 Orangeburg, NY 10962	$ 1.25 per issue; .40 with school order program
A Consumer's Shopping List of Inflation Fighting Ideas US Office of Consumer Affairs	Small, excellent newspaper containing numerous tips & addresses for gaining further and more extensive information. Subjects include energy, food, a variety of products, consumer spending, food & lunch programs, health care programs & insurance, housing & finance.	Consumer Information Center Dept. 625G Pueblo, CO 81009	
DataTrack 6: Blacks & Hispanics in the United States (1979)	Informative 46 page booklet analyzing the population growth & distribution of Blacks & Hispanics. Considers educational attainment, impact in the labor force, family income, attitudes, & social implications for the business community. Excellent resource.	Social Research Services American Council of Life Insurance 1850 K St., NW Washington, DC 20006	free
DataTrack 7: Women in the Labor Force (1980)	Traces the changes over the past 3 decades in the women's labor force. The report presents a summary of women's employment patterns, occupations, earnings & attitudes toward finances, work & family roles.	Social Research Services American Council of Life Insurance 1850 K St., NW Washington, DC 20006	free

SUPPLEMENTAL REFERENCES/TEACHER REFERENCES

Title	Annotation and Physical Format	Source	Approx Cost
The Economics of Being a Woman (000650-4) DeeDee Ahern (1977)	This 224 page handbook contains practical advice by financial experts geared to women's financial needs that reveal the low benefits women receive from an economic system based upon men's needs and mores.	College Division McGraw-Hill Book Co. 121 Avenue of the Americas NY, NY 10020	$ 3.95
A Guide to Consumer Credit Laws Rose Bird Richard Spohn (1976)	Defines terminology, explains laws, & includes sample forms for such consumer areas as bankruptcy, checking accounts, credit, insurance, mortgages, financing retail & vehicle purchases. Gives state agencies where complaints can be made.	Dept. of Consumer Affairs 1020 N Street Sacramento, CA 95814	
Insurance: A Workshop Guide National Commission of the Observance of International Women's Year (1977)	Contains Fact Sheet on Women & Insurance, list of resources, & workshop model.	Superintendent of Documents US Printing Office Washington, DC 20402	1.25
The Journal of Consumer Affairs	Purchase includes journal subscription, subscriptions to ACCI Newsletter & the Consumer Education Forums, & annual conference proceedings.	American Council on Consumer Interests Stanley Hall Univ. of Missouri Columbia, MO 65201	10.00 per year
Managing Your Money: Now It's Unisex Insurance. (February 25, 1980)	Ellis Haller considers the consumer movement towards equalized insurance premiums between the sexes which would change the current premium structure.	U.S. News and World Report Feb. 25, 1980 Page 102	1.25
National Consumer Buying Alert Office of the Special Assistant to the President for Consumer Affairs	Newsletter published monthly.	Esther Peterson Consumer Information Center Pueblo, CO 81009	free
The Only Investment Guide You'll Ever Need Andrew Tobias (1979)	By determining priorities the author advises on tax brackets & deductions, the stock market, life insurance, social security, mutual funds, compound interest & discount brokers.	Bantam Books, Inc. 666 Fifth Ave. NY, NY 10019	2.50
Penny Power	Will be published bi-monthly beginning August, 1980.	Consumers Union of the U.S., Inc. PO Box 6000 Orangeburg, NY 10962	

SUPPLEMENTAL REFERENCES/TEACHER REFERENCES

Title	Annotation and Physical Format	Source	Approx Cost
Sex Discrimination in Insurance: A Guide for Women Naomi Naierman Ruth Brannon Beverly Wahl	Complete discussion of health, life & disability insurances, remedies for discrimination.	WEAL National Press Building Washington, DC 20006	$3.00
Understanding Your Life Insurance	Reference book & resource for adult study groups on life insurance.	Community Services American Council of Life Insurance 1850 K St., NW Washington, DC 20006	free

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